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House Document

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FINANCIAL DISCLOSURE REPORTS
MEMBERS OF HOUSE OF REPRESENTATIVES
JANUARY 1–DECEMBER 31, 1998
VOLUME 3 OF 3

United States Congressional Serial Set

Serial Number 14582

United States Government Printing Office
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106th Congress, 1st Session - - - - - - - - - - - - House Document 106–103

FINANCIAL DISCLOSURE REPORTS OF MEMBERS OF THE U.S. HOUSE OF REPRESENTATIVES FOR THE PERIOD BETWEEN JANUARY 1, 1998 AND DECEMBER 31, 1998

COMMUNICATION

FROM

THE CLERK OF THE HOUSE OF REPRESENTATIVES

TRANSMITTING

THE ANNUAL COMPILATION OF PERSONAL FINANCIAL DISCLOSURE STATEMENTS AND AMENDMENTS THERETO FILED WITH THE CLERK OF THE HOUSE OF REPRESENTATIVES FOR THE PERIOD OF JANUARY 1, 1998, THROUGH DECEMBER 31, 1998, PURSUANT TO RULE XXVII, CLAUSE 1, OF THE HOUSE RULES

(Volume 3 of 3)

JULY 22, 1999.—Referred to the Committee on Standards of Official Conduct and ordered to be printed

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U.S. GOVERNMENT PRINTING OFFICE

58–075 WASHINGTON : 1999

OFFICE OF THE CLERK,
HOUSE OF REPRESENTATIVES,
Washington, DC, July 13, 1999.

Hon. J. DENNIS HASTERT,
Speaker of the House of Representatives,
The Capitol, Washington, DC.

DEAR MR. SPEAKER: I hereby submit the annual compilation of personal financial disclosure statements filed with the Clerk of the House of Representatives pursuant to the Ethics in Government Act of 1978, as amended, 5 U.S.C. app. § 101–111 (1994), and the House Rule XXVII.

This compilation contains the personal financial disclosure statements and amendments thereto required to be filed by Members of the House pursuant to the Act and House Rule XXVII by May 17, 1999. The compilation includes reported financial transactions which occurred between January 1, 1998, and December 31, 1998.

House Rule XXVII provides that the annual compilation of reports filed with the Clerk be printed as a House document by August 1 and contain all such reports filed by Members within the period beginning January 1 and ending June 15 of each year. This compilation is submitted accordingly.

With best wishes, I am

Sincerely,

JEFF TRANDAHL,
Clerk, U.S. House of Representatives.

Enclosure.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

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John Barden Shadegg
(Full Name)

430 CHOB
(Mailing Address)

Washington DC 20515
Daytime Telephone: 202-225-3361

Filer Status	[X] Member of the U.S. House of Representatives	State: AZ District: 04	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app., 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL John Shadegg

DATE (Month/Day/Year) 5/17/99

3615

Name John Barden Shadegg | Page 1 of 1

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
	Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT	*Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
JT	AZ State Retirement, P.O. Box 33910, Phoenix, AZ	$50,001 - $100,000	Interest	NA	NA
	State Street Bank - Guardian Park Avenue Portfolio - IRA	$15,001 - $50,000	Dividends	NA	NA
	State Street Bank - Phoenix Fund - IRA	$1,001 - $15,000	Dividends	NA	
	One-Fourth Interest in family summer home, 925 Blue Jay, Prescott, AZ	$15,001 - $50,000	Rent	$201 - $1,000	

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor. **Exclude:** Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee, travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure–Destination–Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples. Chicago Chamber of Commerce Mega Corporation	Mar.2 Aug.6-13	Wash., D.C.-Chicago-Wash., D.C. Wash., D.C.-Los Angeles-Cleveland	N Y	N Y	N Y	N 4 Days
GOPAC	4/14 - 15, 1998	Phoenix, AZ - Newport Beach, CA - Phoenix, AZ	Y	Y	Y	No
GOPAC	4/24 - 26, 1998	Phoenix, AZ - Wash., D.C. - Phoenix, AZ	Y	Y	Y	No
Claremont Institute	5/30 - 31, 1998	Phoenix, AZ - Laguna Beach, CA - Phoenix, AZ	Y	Y	Y	No
GOPAC	11/7 - 10,1998	Phoenix, AZ - Wash., D.C. - Phoenix, AZ	Y	Y	Y	No

Name John Barden Shadegg	Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities, positions solely of an honorary nature, and positions listed on Schedule I.

Position	Organization
Board of Directors	Arizona Economic Forum
Board of Directors	Salvation Army
Board of Directors	Arizona Demolay Foundation
Board of Directors	Goldwater Institute for Public Policy

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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Christopher Shays
(Full Name)

37 Beacon Street
(Mailing Address)

202/225-5541
Daytime Telephone

Bridgeport, Connecticut 06605

Filer Status	[X] Member of the U.S. House of Representatives — State: ____ District: ____	[ ] Officer or Employee	Employing Office: ____
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date ____

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL [signature]

DATE (Month/Day/Year) 4/29/99

3619

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	New Canaan Board of Education	Spouse Salary	NA
	Peace Corps	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name Christopher Shays

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A	A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X										X								P
	Examples: DC Simon & Schuster			Indefinite																Royalties									X			
	Examples: JT 1st Bank of Paducah, KY accounts						X									X									X							
DC	First County Bank,Stamford			X												X							X									
SP	Stamford Teachers Federal Credit Union			X												X							X									
	Connecicut State Employees Retirement System			X												NA							X									
SP	Connecicut State Employees Retirement Sysytem				X											NA							X									
JT	Astoria Federal (Mortgage escrow)			X												X						X										

For additional assets and unearned income, use next page.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Thanks of a Greatful Nation Production Company	Feb 10-11	Newport News, VA - Toronto -- National	Y	N	N	N
	The National Political Science Honor Society	Sep. 3	NYC - Boston - NYC	N	N	N	N

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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Bradley J. Sherman
(Full Name)

1524 Longworth HOB
(Mailing Address)

Daytime Telephone (202) 225-5911

Washington DC 20515

Filer Status	[X] Member of the U.S. House of Representatives — State: CA District: 24	[ ] Officer or Employee — Employing Office:	**A *$200 penalty* shall be assessed against anyone who files more than 30 days late.**
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

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TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
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SIGNATURE OF REPORTING INDIVIDUAL: Brad Sherman

DATE (Month/Day/Year): 5-14-99

3623

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name: Bradley J. Sherman

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example: Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Transaction P, S, E
SP, DC, JT	*Examples.*	SP	Mega Corp Stock				X								X										X								P
			Simon & Schuster		Indefinite																Royalties												
			1st Bank of Paducah, KY accounts					X									X									X							
	Dreyfus Fund					X																		X									P/S
	Dreyfus CA Intermediate Muni Bond Fund						X								X											X							P/S
	Dreyfus CA Tax Exempt Bond Fund (Address: Dreyfus Fund, Box 938 Providence, RI 02940)						X											X								X							P/S

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Bradley J. Sherman

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	The address for the following 3 assets is: David Gould, Treasurer 555 S. Flower St. #4510 Los Angeles, CA 90071																															
	Notes payable by Sherman for Congress						X														X											
	Notes payable by Friends of Brad Sherman			X																	X											
	Notes payable by Sherman 1994 State Committee			X																	X											
	See notes regarding valuation of above promisory notes.																															

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Bradley J. Sherman

Page 3 of 5

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	Value of CPA practice equipment, including furniture		X																		X											
	Union Bank of CA (Los Angeles, CA)			X												X						X										
	Bank of America (Santa Monica, CA)			X												X							X									
	American Pacific State Bank IRA					X										X																S
	CalFed IRA					X										X																P
	CA State Legislators Retirement Pension from service on the CA State Board of Equalization, valued on 6/30/98 (end of fiscalyear)					X															X											

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Notes regarding personal financial disclosure of Congressman Brad Sherman for FY 1998
To accompany Schedule III

Notes payable by "Friends of Brad Sherman" and by the "Sherman 1994 State Committee" are valued at face value excluding accrued but unpaid interest. These two political committees have not yet, and do not anticipate, undertaking any activity designed to raise funds to pay said accrued but unpaid interest. Said committees expect to repay the principal that they borrowed.

Notes payable by the "Sherman for Congress" committee are valued at one - third of the stated principal amount excluding accrued but unpaid interest. The value of these promissory notes is extremely uncertain and no payment of principal has been made by this committee since mid - 1996. The valuation of promissory notes payable by political committees has been done to the best of my ability and is consistent with the advice given by the staff of Committee on Standards of Official Conduct.

Name Brad Sherman

Page 5 of 5

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. For further information, see Instructions, pages 20–21.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-06		X								
	Pursuant to my conversation with the staff legal counsel of the House Committee on Standards of Official Conduct the following are not disclosed on this Schedule (though they are reflected on Schedule III): (i) partial loan repayments received from political committees, (ii) loan I made to political committees, and (iii) deposits to and checks written on checking accounts money market accounts and mutual funds, (iv) contributions to and roll-overs of IRAs. The IRAs were bank certificates of deposit and did not involve individual stocks.														

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 14 AM 10: 17
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

7

MC HAND DELIVERED

Don Sherwood
(Full Name)

41 Sherwood LN
(Mailing Address)

Tunkhannock PA 18657

Daytime Telephone: 202 225 3731

Filer Status	☒ Member of the U.S. House of Representatives — State: PA District: 10	☐ Officer or Employee	Employing Office:
Report Type	☒ Annual (May 17)	☐ Amendment	☐ Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☒	No ☐	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐	No ☒
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☒	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☐	No ☒
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☒	No ☐	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☒	No ☐
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☒	No ☐	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☐	No ☒
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☒	No ☐	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☒
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☒

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Don Sherwood

DATE (Month/Day/Year) 5/12/99

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Name	Page 1 of 1
Don Sherwood	

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Sherwood Chevrolet Inc	Salary	66,145
	Peoples State Bank	Director Fee	2700

For payments to charity in lieu of honoraria, use Schedule II.

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Name Don Sherwood | Page 1 of 2

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

			A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	Examples:	SP	Mega Corp. Stock					X							X										X								P
			Simon & Schuster		Indefinite																Royalties								X				
			1st Bank of Paducah, KY accounts						X								X										X						
	SBI Management Inc								X								X											X					
	Keystone Chrysler Ply							X									X											X					
	Abington Chev Inc									X							X											X					
	Walter Sherwood Chev							X														X											
	Sherwood Chevrolet										X					X	X											X					
	Herlacher & Sherwood										X					X												X					

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name: Sherwood

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	Penna Enterprise			X										X									X									
Sp	General Dynamics			X										X									X									
	Peoples Ltd						X							X											X							
	Gen Motors Corp					X								X										X								
Sp	Atlantic Richfield			X										X									X									
	Emerson Electric			X										X									X									
Sp	Pa Power & Light			X										X									X									
Sp	Merrill Lynch				X									X		X									X							
JT	First Union Corp							X						X												X						S
	Quaker Oats			X										X									X									
	Guaranty Bank			X										X									X									
DC	Sherwood Chevrolet					X										X									X							
	First Union Bank Accts				X											X								X								
	D'Agata Sherwood Realty							X												Partnership						X						

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SCHEDULE IV — TRANSACTIONS

Name: Don Sherwood

Page 1 of 1

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.			Type of Transaction			Date	Amount of Transaction									
			PURCHASE	SALE	EXCHANGE	(MO/DAY/YR)	B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP, DC, JT	Asset															
SP	*Example:*	Mega Corporation Common Stock	X			10–12–98		X								
	First Union Corp			X		3-2098			X							
	First Union Corp			X		4-2098			X							

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Name Don Sherwood | Page 1 of 11

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	PNC Bank	Lines of Credit				X						
	First Union Bank	Mortgage 146 E Ridge Turkhannock Pa			X							
	Mellon Bank	Loan		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

Name	Don Sherwood	Page 1 of 1

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization		
(1) President	Sherwood Chev Inc	(7) Director	Peoples State Bank
(2) President	Walter Sherwood Chevrolet Buick	(8) Partner	D'Agostin Sherwood Realty
(3) President	Harlachert Sherwood	(9) V Pres	Sherwood Farms Ltd
(4) Corp Secretary	SBI Management Inc	(10)	
(5) Corp Secretary	Abington Chev Inc		
(6) Corp Secretary	Kingston Chrysler Play		

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55–195 (mac)

Use additional sheets if more space is required.

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

99 MAY 17 PM
U.S. [illegible]

HAND DELIVERED
(Office Use Only)

John Moody Shimkus
(Full Name)

504 Summer Boulevard
(Mailing Address)

Collinsville IL 62234

Daytime Telephone: 202/225-5271

Filer Status	[X] Member of the U.S. House of Representatives	State: IL District: 20	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** Yes [X] No [ ]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.** Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** Yes [ ] No [X]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** Yes [X] No [ ]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** Yes [ ] No [X]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** Yes [ ] No [X]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS-Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes [ ] No [X]

EXEMPTION-Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 17 May 99

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Name John Mondy Shimkus	Page 1 of 1

SCHEDULE I -- EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Holy Cross Lutheran Church, Collinsville, IL	Contractual--Spouse	NA

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual **funds. For an IRA or retirement plan that is *not* self-directed provide the required information on** each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that **is *not* self-directed, name the institution holding the** account and provide its value at the end of the reporting year. **Exclude: Your personal residence(s) (unless** rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year If you use a valuation method other than fair market value, please specify the method used If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that **are *not* self-directed, you** may in "NA" for income.	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
SP, DC, JT *Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
JT 116 Kenwood, Collinsville, IL	$15,001 - $50,000	Rent	$5,001 - $15,000	
JT 440 Spring, Collinsville, IL	$15,001 - $50,000	Rent	$2,501 - $5,000	
JT IRA Fidelity Destiny Plan	$50,001 - $100,000	Capital Gains and Dividends	$2,501 - $5,000	
JT Franklin Income Fund	$1,001 - $15,000	Capital Gains and Dividends	$2,501 - $5,000	
DC Putnam Health Sciences Trust	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	
JT Lutheran Brotherhood Money Market Fund	$1,001 - $15,000	Dividends	$1 - $200	
JT Putnam Investors Fund-CLSA	$15,001 - $50,000	Capital Gains and Dividends	$5,001 - $15,000	

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SCHEDULE III – ASSETS AND "UNEARNED" INCOME

JT	20th Century Growth Inv. Deferred Comp. Plan)	$15,001 - $50,000	Capital Gains and Dividends	$2,501 - $5,000	
DC	Lutheran Church Extension Fund	$1,001 - $15,000	Interest	$1 - $200	

Name John Mondy Shimkus	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del	$100,001 - $250,000
JT	Collinsville Bldg & Loan Assoc., Collinsville, IL	Mortgage on 116 Kenwood, Collinsville, IL	$15,001 - $50,000
JT	Collinsville Bldg & Loan Assoc., Collinsville, IL	Mortgage on 440 Spring, Collinsville, IL	$10,001 - $15,000
JT	General Motors Acceptance Corp., St. Louis, MO	Car Loan	$15,001 - $50,000

Gifts Received by Congressman Shimkus – 1998
All of Nominal Value

January 6	Letter Opener National Restaurant Association
	Calendar National Maritime Officers
	Computer Mouse Pad National Food Processors Association
	Tee-Shirt Fruit of the Loom
	Calendar Chlorine Chemistry Council
	Calendar Rails to Trails Conservancy
	Calendar Rural Community Assistance Program
	Book (Fighting the Flying Circus) R.R. Donnelley and Sons
	Book (100 Years of JAMA Landmark Articles) American Medical Association
	Calendar L.Ron Hubbard
	Calendar Zambelli Corporation
January 7	Video (America's Endangered Species National Geographic and NBC
January 13	Desk Diary/Calendar Gary Knecht, Ducks Unlimited
January 14	Cap ABATE/FedPAC

Gifts to Congressman John Shimkus—1998
Page Two

January 15	Book (An Analysis of Tax Proposals) American Bar Association
	Calendar Caterpillar Corporation
January 16	Book (In Middle East Insight) David Sonders
	Book (Reflections for the Origin) Amyn Dahya Casmyn Corporation
	Whole Hog Sausage Tunie Brannan Eldred Baptist Church, Eldred, Illinois
	Wood Carved Elephant Frank Hartman Carrollton, Illinois
January 19	Cap Laclede Steel, Vandalia, Illinois
January 21	Mini-Football Nissan Corporation
January 26	Book (Kill All the Lawyers) Morry Taylor Quincy, Illinois
January 27	Calendar Association of the United States Army
	Calendar National Multiple Sclerosis Society
	Book (Harvard Vision) Senator Ted Kennedy
January 29	Book (The Qur'an) Tahrike Tarsile Qur'an Inc.

Gifts to Congressman John Shimkus—1998
Page Three

February 2	Cassette Tape (Dr. Sam and the Managed Care Blues Band) Congressman Greg Ganske
	Book (Teens Fight) R.A. Buddy Scott
	Nagaon Olympic Pins CBS
February 3	Books (A Remarkable Medicine… and The Broad Range of Clinical Options) The Continuum Publishing Group
February 6	Video (Tools to Help You Choose) National Cable TV Association
February 9	Picture—Delta Queen Steamboat Company Mayor Bobbie Amburg, Grafton, Illinois
February 10	Framed 40th Anniversary Commemorative Poster David Werner, Chancellor, SIU-Edwardsville
	Picture (Delta Queen Steamboat) Mayor Bobbie Amberg Grafton, Illinois
	Desk Diary Gary Knecht
February 11	Booklet (Pastoral Response to Immigration Reform) Catholic Conference of Illinois
February 20	Calendar Life Gift
	Book (The Impeachment of President Clinton) Congressman Bob Barr
	Two Tee-Shirts Madison County Youth Forum

Gifts to Congressman John Shimkus—1998
Page Four

February 24	Cap and two watches Chicago Board Option Exchange
February 27	Book (Philippine Diary) Morton Barker
	Calendar Harold Olson, Edge—Buy Express
March 2	Hats and Sweatshirts Quaker Oats
	Calendar Valvoline International Motorsport
March 3	Book (The Argument Culture) Alberto Vitale
March 5	Tee-Shirt Nissan
March 10	Four Coffee Cups Zack Stamp, Pleasant Plains, Illinois
	Eagle Statue Abraham Lincoln Council of the Boy Scouts of America
March 11	Book (Booknotes) Patricia Schroeder, CEO Association of American Publishers
	Book (Time Bomb 2000) Yourdon & Yourdon
March 13	Tee-Shirt Nortel
March 16	Pen Electronic Industries Institute
	Picture—Activator Award Illinois Farm Bureau

Gifts to Congressman John Shimkus—1998
Page Five

March 17	Book (Attitudes Towards Economic Inequality) AEI
March 24	Book (Promoting US Economic Relations) Council on Foreign Relations
March 27	Two Clocks Belleville Area College Senior Companion Program
March 30	The Emerging Internet The Aspen Institute
	Video, pin and calendar Coalition for Responsible Tobacco Retailing
March 31	Book (All Kids Are Our Kids) Lutheran Brotherhood
	Vase, coins and CD Lithuanian Parliamentary Club
April 3	Cap and shirt United States Secret Service
April 8	Silk tie Franklin Life Insurance, Springfield, Illinois
	Certificate of Appreciation and flowers Project 29, Taylorville, Illinois
April 9	Book (The Decade of CIO) CIO Communications, Inc.
	Video (Advanced Networking) Internet
April 13	Book (Successful Aging) Center for the Advancement of Health
April 14	Small banner Mt. Auburn Lion's Club

	Three ties Toby and Missy Dean, Taylorville, Illinois
April 15	Book (A Smart Carrier for the New Era) Institute for Foreign Policy Analysis
	Latte Mug WSEC, Springfield, Illinois
	Tee-Shirt Bunker Hill Grade School
	Book (Chromosome 6) Senator Orrin Hatch
April 17	Commemorative License Plate Scott County Central Republican Committee
April 19	Three CD's (Party, Parody, Capitol Steps) and a figurine McKendree College, Lebanon, Illinois
April 20	Book (Waste Land) National Resources Defense Council (returned for having exceeded the acceptable gift price limit)
	Book (State of the World) Turner Foundation
April 21	Plastic Letter Opener Pontiac, Illinois Tourism
April 22	Book (Caging the Nuclear Gene) Admiral Stansfield Turner
April 29	Picture of Private George W. Lucas Presented by the TROA at Scott Air Force Base in St. Clair County, Illinois
May 4	Book (Big Dragon) Congressmen Matsui, Kolbe and Drier

	Book (Trade Strategies) Congressmen Matsui, Kolbe and Drier
	Book (Global Agression) Congressman Lloyd Doggett
	Declaration of Independence CATO Institute
	Tee-Shirt Asthma and Allergy Network
	Pray Plaques Don Cowherd
	$50 Donation to Blessed Savior Church project in O'Fallon, Illinois Presented by D. Graff on behalf of Metro South Zone Board
	Plaque (The Gift of Friendship) Tom Nicolay, Marion County, Illinois Coroner
	Plaque Community Hope Center, Cottage Hills, Illinois
	Commemorative License Plate ABATE/FEDPAC, Galesburg, IL
May 11	Computer Beannie National Cable TV Association
	Book (Buckley Stops Here) The Century Foundation
	Jaffa Crystal Health Industry Manufacturers Association
	Book (Cone Unto Me) The Heritage Company

Gifts to Congressman John Shimkus—1998
Page Eight

May 12	Book (A Mother's Place) Harper Collins
	Baseball Cap and Watch Chicago Board Options Exchange
May 25	Booklet and Patch (Vietnam Veterans 10th Anniversary) Veterans Memorial Vigil Committee
May 26	Pen (refillable - Parker) John Flynn from the Quincy, Illinois Rotary Club
May 30	Baseball Uniform Rawlings—Presented by Bill Bone and Collinsville High School (uniform worn for the 1998 Congressional Baseball Game)
June	Picture Album Shirley Repking, Godfrey, Illinois
	Two Paper Weights Mid-America Airport, Mascoutah, Illinois
June 6	Tee-Shirt, horseradish, water Horseradish Festival, Collinsville, Illinois
June 12	Cookbook Family of Community Service
June 18	Certificate in Honor of Memorial Day Speech Don Schneider, Commander of the Inter-Veteran Council of Sangamon County, Illinois
	Elephant tie Don Cochran
June 29	Picture (The Farm—Treasure of the Heartland) Illinois Farm Bureau
July 1	Crystal paperweight Jack Moore of Aaron D. Cushman and Associates

Gifts to Congressman John Shimkus—1998
Page Nine

July 19	Shovel and hard hat Meridian Village, Glen Carbon, Illinois ground breaking
July 26	Cap and tee-shirt Heartland Disability Rights March and Rally
August 7	Russell Stover creams Illinois County Treasurer's Association
August 13	Godiva Chocolates Dr. Rivera
August 15	Cap Shipman Elevator, Shipman, Illinois
August 17	Elephant tie Kevin Flatt, Edward Jones Company of St. Louis
August 17	Two Cross Pens Rail Bearing Service
August 21	Clock Roxana, Illinois School District
August 31	Lunch at Dick's Last Resort, North Pier, Chicago Illinois Soybean Association
September	
	Book (The Natural Wealth of Nations)
	Book (Investing in Diversity)
	Book (Southern Illinois University Law Journal)
	Book (Nexus-Chapman University School of Law)
	Video (America Links Up) Lighting Dubbs
	Book (The Choctaw Revolution) Congressman Tom DeLay

Book (Intergroup Relations of the United States)
National Conference for Community and Justice

Video (Mission Sudan)
The Voice of Martyrs

Tee-Shirt
Martin Wick
Wick Pipe Organ Company, Highland, Illinois

Video (Prostate Cancer, Are You at Risk?)
National Association of Broadcasters

Chips and Salsa
Local TV on Satellite, LLC

Book (The Microsoft File)
Project to Promote Competition & Innovation

Book (Regulators' Revenge)
CATO Institute

Book (The American Woman 1999-2000)
Women's Research & Education Institute

Book (Don't Know Much About the Bible)
Eagle Book

Book (Tom Smith and his Incredible Bread Machine)
Competitive Enterprise Institute

Tee-Shirt
Illinois soybean Association

Golf Towel, Balls, Coffee Mugs and Paper Decals
Northrop Grumman

Tee-Shirt and commemorative coin
VFW Post, Alton, Illinois

October

Book (Life Out of Bounds)
World Watch Institute

Book (The Word of the Lord)
The Word of the Lord Foundation

Coffee Mug
Village of Brussels, Illinois

Book (The Great Betrayal)
Coalition for the American Cause

Book (The Machine that Could)
Critical Technologies Institute

Bumper Sticker
Outraged, anonymous citizen

Video (The Nation's Creed)
Champion (CEBA)

Video (Freedom From Fear)
The State of Illinois

Book/Audio Tape (The Thinker's Way)
Little Brown and Company

Video (American Links Up)
America Online

Video (Godspeed, John Glenn)
The Discovery Channel

Tupperware
The Tupperware Corporation

Tee-Shirt
Sean Scully

Video (210 x 2001)
Christian Men's Network

Video (Understanding the Microsoft Money)
ProComp

Poster (Abraham Lincoln)
Illinois State Historical Library, Springfield, Illinois

Plaque (Senator Kenneth Hall Award for Public Service and Leadership)
Southwestern Illinois Area Agency on Aging

Glass Sculpture
National Association of Manufacturers

November

Book (To Improve Health and health Care 1998-1999)
The Robert Wood Johnson Foundation

Book (Digital Broadcasting and the Public Interest)
The Aspen Institute

Book (Redistributors to the Nation)
DOT Foods, Mt. Sterling, Illinois

CD (Only the Truth)
Roger Tazz

Mark McGwire Plaque
MARC 2000

Video (Campaign for a New American Century)
Lamar Alexander

CD (Come to the Manger)
Senator Orrin Hatch

Book (Leadership Prayers)
Tyndale House Publisher, Inc.

Computer Mouse Pad
Southern Illinois University--Edwardsville

Video (The Twilight of America)
Southwest Community Church

Tee-Shirt
Chicago Mercantile Exhcange

Desk Set
United Airlines and American Airlines

Calendar
Missouri Botanical Garden

December

Book (The Double Edged Sword)
Westview Press

Coffee Mug
World Wide Line

Pocket Calendar
Norfolk Southern

Calendar
National Arbor Day Foundation

Calendar
National Community Pharmacists

Pocket Calendar
Stephen Chen

Pin
National Funeral Director Association

Polo Shirt
Fruit of the Loom

Calendar
Northwest Forestry Association

Picture of Washington
Jack McGuire (Photographer)

Candy
Chicago Mercantile Exchange

Book (The Pivotal States)
International Security Studies

Lapel Pin
Motorola

Calendar
American Society of Civil Engineers

Book (Excerpts from the…)
The Harry Singer Foundation

Tickets to the Field Museum
The Chicago Field Museum

Book (Behind the Scenes)
R.R. Donnelley and Sons

Calendar
Taipei Economic and Cultural Office

Plaque
Friends of Scouting, Trails West Council

Coffee Mug
Illinois State Police

Christmas Centerpiece
Home Nursery
Presented by the Edwardsville, Illinois Rotary Club

12 Jars of Horseradish
Craig Keller of Keller Farms, Collinsville, Illinois

Picture of Scott Air Force Base with two coins
Mid America Healthcare Executives

Box of Candy
Boilermakers Local 363

Shirt
Duke Buerkett, Hillsboro, Illinois Junior High School

Plaque (Friends of Scouting)
Trails West Council

Calendar
Taipei Economic & Cultural Office, Chicago, Illinois

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
99 MAY 17 AM 10: 35
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES.
HAND DELIVERED (Office Use Only)

CLIFFORD RONNIE SHOWS
(Full Name)
509 CANNON HOUSE OFFICE BUILDING
(Mailing Address)
WASHINGTON DC 20515
Daytime Telephone 202 225 5865

Filer Status	[X] Member of the U.S. House of Representatives — State: MISSISSIPPI District: 4th	[ ] Officer or Employee	Employing Office:
Report Type	[ ] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics In Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Ronnie Shows

DATE (Month/Day/Year) 5/15/99

3656

Name	SHOWS	Page 2 of 5

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	MISSISSIPPI DEPARTMENT OF TRANSPORTATION	SALARY	65,000
	J.R. + D TIMBER COMPANY, LLC	SPOUSE SALARY	4,300

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Examples: Mega Corp. Stock					X								X										X								P
	Simon & Schuster		Indefinite																	Royalties									X			
	1st Bank of Paducah, KY accounts						X									X									X							
	J. R. + D TIMBER CO.	X	EQUITY METHOD													X					X											
SP	J. R. + D TIMBER CO.	X	EQUITY METHOD													X					X											
	MDOT CREDIT UNION			X												X							X									
	R. SHOWS CAMPAIGN FUND		VARIABLE					X						CAMPAIGN CONTRIBUTIONS							X	NO PERSONAL INCOME										
	FARM LAND (69 ACRES)				X										X	X					X											

For additional assets and unearned income, use next page.

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	TRUSTMARK NATIONAL BANK	COMMERCIAL LOAN	X									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
MEMBER	J. R. & D. TIMBER COMPANY LLC

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

RONNIE SHOWS
4TH DISTRICT, MISSISSIPPI

Committee on Transportation
and Infrastructure

Committee on Veterans' Affairs

HAND DELIVERED

SERVING RESIDENTS OF COUNTIES
Adams Amite Copiah Covington
Franklin Hinds Jefferson Davis
Jones Lawrence Lincoln Marion
Pike Simpson Walthall Wilkinson

Congress of the United States
House of Representatives
Washington, D.C. 20515

July 14, 1999

(1)

MC ✓

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 JUN 15 PM 3:50
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U.S. HOUSE OF REPRESENTATIVES

To the Committee on Standards of Official Conduct:

When previously filing required financial statements, I reported the ownership of several acres of land with an address in Bassfield, Mississippi.

This is land upon part of which my home sits and has the same mailing address. The land is farmland and is located in Jefferson Davis County, Mississippi. I presently do not farm or rent the land, so it does not produce income.

Last year I did not report the land separately because I considered it to be part of my home. Because of the amount of the acreage, I decided to this year disclose it separately from the one acre upon which my house sits.

If any further clarification is appropriate or necessary, I welcome the opportunity to comply.

Sincerely,

Ronnie Shows

RONNIE SHOWS
Member of Congress

509 Cannon Building
Washington, DC 20515
(202) 225-5865
(202) 225-5886 FAX
Ronnie.Shows@mail.house.gov

245 E. Capitol, Suite 222
Jackson, MS 39201
(601) 352-1355
(601) 352-9044 FAX

243 John R. Junkin Drive, Suite C
Natchez, MS 39120
(601) 446-8825
(601) 446-7250 FAX

728-1/2 Sawmill Road
Laurel, MS 39440
(601) 425-5257
(601) 425-5428 FAX

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 17 PM 4:37
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
MC HAND DELIVERED
(Office Use Only)

BUD SHUSTER
825 Ritchey Road (Full Name)
Everett, Pa. 15537 (Mailing Address) 202-225-2431 Daytime Telephone

Filer Status	[X] Member of the U.S. House of Representatives — State: District:	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

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EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

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SIGNATURE OF REPORTING INDIVIDUAL Bud Shuster

DATE (Month/Day/Year) May 15, 1999

3662

BUD SHUSTER
Name

Page 2 of 6

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	Examples:	SP	Mega Corp. Stock				X								X										X								P
			Simon & Schuster		Indefinite																Royalties								X				
			1st Bank of Paducah, KY accounts					X									X									X							
jt	Shuster Farms								X							farm income										X							
jt	Gov. Bonds & Certificates								X								X										X						P.S.
s	Hercules Tire & Rubber Co.				X												X							X									
jt	~~Townhouse, Fairlington~~ Arlington, Va.							X														X											
jt	Telos Corp-416 shares				X																	X											
jt	~~Cong. Credit Union~~				X										X								X										

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name: BUD SHUSTER

Page 3 of 6

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction: P, S, E
jt	Paine Webber Money Fund		x											x									x									
jt	Midstate Var. C.D.			x												x							x									

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Name BUD SHUSTER

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
jt	Paine Webber Money Fund		X		12-17-98	X									
s	Philadelphia Hospital Bond		X		7-1-98	X									
s	Paine Webber Money Fund		X		9-28-98		X								
jt	Midstate-Keystone Gov. Bond		X		3-31-98	X									
s	Paine Webber York Twnshp, Pa. Bond		X		7-15-98	X									
s	Midstate Keystone Gov. Bond	X			7-16-98	X									

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Name: BUD SHUSTER

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Pa. Hiway Information Assn	Dec 3	Wash dc-Harrisburg-Wash DC	N	Y	N	
	Assoc. General Contractors	Mar 13-14	Wash DC-New Orleans- Wash	Y	Y	N	

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Name	Page ___ of ___
BUD SHUSTER	6 6

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Owner	Shuster Farms

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55–195 (mac)

Use additional sheets if more space is required.

HAND DELIVERED

BUD SHUSTER
9TH DISTRICT, PENNSYLVANIA

Congress of the United States
House of Representatives

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 25 PM 12:41
OFFICE OF THE CLERK
HOUSE OF REPRESENTATIVES

May 25, 1999

The Clerk, U.S. House of Representatives
Legislative Resource Center
B 106 Cannon Building
Washington DC

MC
(2)

Filed herewith is an amendment to my 1998 Financial Disclosure Statement.

On May 17, 1999, I was informed that my travel to Philadelphia to speak to the PenJer Del Council was paid for by my campaign committee. Therefore I did not include it on my Financial Disclosure Statement.

On May 24, 1999, I was informed that that information was incorrect and that the trip was paid for by the PenJerDel Council. Accordingly, I have added that to my report.

Bud Shuster
BUD SHUSTER
MEMBER OF CONGRESS

WASHINGTON OFFICE:
2188 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-3809
PHONE: (202) 225-2431

DISTRICT OFFICE:
RD 2, BOX 711
ALTOONA, PA 16601
PHONE: (814) 946-1653

DISTRICT OFFICE:
179 E. QUEEN ST.
CHAMBERSBURG, PA 17201
PHONE: (717) 264-8308

DISTRICT OFFICE:
1214 OLDTOWN ROAD, SUITE 84
CLEARFIELD, PA 16830
PHONE: (814) 765-9106

AMENDED

Name BUD SHUSTER	Page 5 of 6

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Pa. Hiway Information Assn	Dec 3	Wash DC- Harrisbur-Wash	N	Y	N	
	Assoc. Gen. Contractors	Mar 13-14	Wash DC-New Orleans-Wash	Y	Y	N	
	PenJerDel Council	Oct 16	Bedford-Philadelphia-Bedford	N	Y	N	

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 JUN -7 PM 3:33
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

Michael K Simpson
(Full Name)

786 Hoff Drive Blackfoot, Idaho 83221
(Mailing Address)

208 785-5043 (home)
Daytime Telephone

Filer Status	[X] Member of the U.S. House of Representatives	State: Idaho District: 2nd	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) June 4, 1999

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Name Michael K Simpson | Page ___ of ___

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$8,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Simpson Dental Office, Inc. Blackfoot, Idaho	Salary	$40,300
	State of Idaho Boise, Idaho	Salary	15,676
	Lockhhed Martin Idaho Technologies Company Idaho Falls, Idaho	Spouse Salary	41,327

For payments to charity in lieu of honoraria, use Schedule II.

Name Michael K Simpson | Page ___ of ___

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name Michael K Simpson | Page ___ of ___

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year

	Block A	Block B: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	Block C: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Block D: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E: P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X										X								P
	Simon & Schuster			Indefinite																Royalties									X			
	1st Bank of Paducah, KY accounts						X									X									X							
SP	Merrill Lynch, IRA					X								X							N/A	Not self-directed										
	Merrill Lynch, IRA				X									X							N/A	Not self-directed										
	Public Employees Retirement System of Idaho (PERSI)			X										X							N/A	Not self-directed										
SP	INEEL Employees Investment Plan					X								X							N/A	Not self-directed										
	Edward Jones - Simpson Dental Profit Sharing							X						X			X										X	See statement				
JT	Edward Jones				X									X			X									X		See statement				

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Michael K Simpson

Page ___ of ___

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Piper Jaffray			X										X										X				See Statement				

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PRIORITY CLIENT SERVICES

MLPF& S CUST FPO
KATHERINE SIMPSON IRA
FBO KATHERINE SIMPSON
786 HOFF DR
BLACKFOOT ID 83221-1553

YOUR FINANCIAL CONSULTANT:
BROWN/FLOYD
FC# 1031
(208) 525-5299

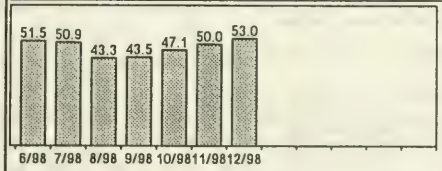
For Client Service Questions Call:
1-877-2PRIORITY(1-877-277-4674)

Office Serving Your Account
560 SO WOODRUFF AVE
IDAHO FALLS ID 83403

Total Value as of December 31, 1998
$52,969.00

Asset Allocation Summary

Total Value Comparison (in $ thousands)



Activity Summary

	Dec 98	Jun 98 To Date
Beginning Value	49,951	51,241
Net Deps/Wthdrwls	28	-373
Div/Int Income	3,673	3,934
Chg in Market Value	-683	-1,833
Ending Value	52,969	52,969

Statement Information

Account No.	Account Name	Page
30-84818	FBO KATHERINE SIMPSON	1 to 12

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 Retirement	52,969	49,951	-2,278	3,841
Total	52,969	49,951	-2,278	3,841

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MFA

PRIORITY CLIENT RETIREMENT ACCOUNT

TOTAL ACCOUNT VALUE AS OF 12/31/1998 $52,969.00

MLPF& S CUST FPO
KATHERINE SIMPSON IRA
FBO KATHERINE SIMPSON
786 HOFF DR
BLACKFOOT ID 83221-1553

YOUR FINANCIAL CONSULTANT:
BROWN/FLOYD
FC# 1031
(208) 525-5299

Your Merrill Lynch Office:
560 SO WOODRUFF AVE
IDAHO FALLS ID 83403

FOR CUSTOMER SERVICE QUESTIONS: 1-877-2PRIORITY(1-877-277-4674)

Monthly Portfolio Summary

Asset	11/30/98 Value	%	12/31/98 Value	%
Cash/Money Funds	293	1	294	1
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds	49,657	99	52,675	99
Options				
Other				
Long Market Value	49,951		52,969	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	49,951		52,969	

Income Summary

	This Statement	Year-to-Date
Fund Dividends	1.24	19.68
Interest Income		
Dividend Income	3,673.35	4,062.31
Total	3,674.59	4,081.99

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

heck out our Global Research Team's top stock picks for 1999. etailed information about these recommendations and instructions on ow to order your free copy of "1999 - The Year Ahead Summary" are n this month's newsletter.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9181.43	9116.55	7908.25
Three-Month Treasury Bills	4.45%	4.48%	5.34%
Long-Term Treasury Bonds	5.09%	5.07%	5.92%

PLEASE SEE REVERSE SIDE

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date	Credits	This Statement	Year-to-Date	Debits	This Statement	Year-to-Date
ening Balance Cash & Money Funds	293.75		Sales		36,351.99	Purchases		35,582.64
			Income	3,674.59	4,081.99	Withdrawals		
			Funds Received			Other	3,673.35	4,810.79
t Credits & Debits	1.24	40.55	Other					
sing Balance Cash & Money Funds	294.99		Total Credits	3,674.59	40,433.98	Total Debits	3,673.35	40,393.43

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(2,046.72)
Mid-Term	.00	(231.70)
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

The capital gains and losses shown above may not reflect all transactions which must be reported on your 1998 tax return. These reportable transactions will appear on your January statement.

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VFA

PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
294	RETIREMENT RESERVES CL I		1.00	294	1.00	294			14	4.87

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Mutual Funds and Defined Asset Funds										
lutual Funds - Equity											
357	ALLIANCE PREMIER GROWTH FD ADV CL			04/29/98	24.29	8,672	30.52	10,895	2,223		
	(.0740 FRACTIONAL SHARE)			N/A	N/A	N/A	30.52	2	N/A		
	Total Client Investment			$8,449							
	Investment Return			$2,446							
226	ALLIANCE QUASAR FD ADV CL			01/30/98	25.99	5,874	25.14	5,681	(191)		
	(.9140 FRACTIONAL SHARE)			N/A	N/A	N/A	25.14	22	N/A		
	Total Client Investment			$5,653							
	Investment Return			$28							

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Mutual Funds and Defined Asset Funds										
Mutual Funds - Equity											
344	LAZARD EMERGING MKTS PORT			11/25/98	7.37	2,538	6.93	2,383	(154)		
	(.2730 FRACTIONAL SHARE)			N/A	N/A	N/A	6.93	1	N/A		
	Total Client Investment			$2,505							
	Investment Return			($121)							
814	ML EUROFUND FD CL A			04/17/97	16.36	13,317	15.58	12,682	(634)	355	2.80
	(.4950 FRACTIONAL SHARE)			N/A	N/A	N/A	15.58	7	N/A		2.80
	Total Client Investment			$9,647							
	Investment Return			$3,034							
363	ML INTL INDEX FD CL A			10/09/98	10.97	3,985	12.04	4,370	385	58	1.32
1	ML INTL INDEX FD CL A			N/A	N/A	N/A	12.04	12	N/A		1.
	(.5590 FRACTIONAL SHARE)			N/A	N/A	N/A	12.04	6	N/A		1.
	Total Client Investment			$3,589							
	Investment Return			$781							
211	ML PACIFIC FUND CL A			07/11/97	17.53	3,699	17.64	3,722	24		
	(.5790 FRACTIONAL SHARE)			N/A	N/A	N/A	17.64	10	N/A		
	Total Client Investment			$2,903							
	Investment Return			$818							
337	ML S&P 500 INDEX FD CL A			05/01/97	10.97	3,698	15.30	5,156	1,458	53	1.04
	(.7310 FRACTIONAL SHARE)			N/A	N/A	N/A	15.30	11	N/A		1.04
	Total Client Investment			$3,236							
	Investment Return			$1,919							

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Mutual Funds and Defined Asset Funds										
Mutual Funds - Equity											
114	SELIGMAN COMMUNICATIONS & INFORMATION FUND CL A			04/17/97	23.67	2,699	30.73	3,503	805		
	(.5170 FRACTIONAL SHARE)			N/A	N/A	N/A	30.73	15	N/A		
	Total Client Investment			$1,507							
	Investment Return			$1,996							
	Total Mutual Funds - Equity					44,485		48,486	3,916	468	.97
Mutual Funds - Fixed Income											
589	COLONIAL TR I STRAT INCOME FUND CLASS A			06/12/97	7.26	4,279	7.11	4,187	(75)	339	8.10
	(.1990 FRACTIONAL SHARE)			N/A	N/A	N/A	7.11	1	N/A		8.10
	Total Client Investment			$3,699							
	Investment Return			$488							
	Total Mutual Funds - Fixed Income					4,279		4,189	(75)	339	8.10
	Total Mutual Funds					48,765		52,675	3,841	807	1.53
	Total of Long Portfolio					49,059*		52,969	3,841 *	821	1.55

DATE ACQUIRED: Date of your initial investment in this fund.
UNIT COST BASIS: Average cost basis for all shares owned
UNREALIZED GAIN or (LOSS): Total market value minus total cost basis

TOTAL CLIENT INVESTMENT: Cost of shares directly purchased (excluding shares purchased through reinvestment)
INVESTMENT RETURN: Value of reinvested shares plus capital appreciation(depreciation) of all shares purchased, including through reinvestment.

* - Excludes N/A items

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
12/03	Divd Reinv	4	COLONIAL TR I STRAT INCOME FUND CLASS A REINV AMOUNT $27.90 REINV PRICE $7.12000 QUANTITY BOT 3.9190 AS OF 11/23			
12/17	Divd Reinv	1	ML S&P 500 INDEX FD CL A REINV AMOUNT $25.96 REINV PRICE $14.70 QUANTITY BOT 1.7660			
12/17	Divd Reinv	4	ML S&P 500 INDEX FD CL A REINV AMOUNT $52.22 REINV PRICE $14.70 QUANTITY BOT 3.5520			
12/17	Divd Reinv	11	ML S&P 500 INDEX FD CL A REINV AMOUNT $166.81 REINV PRICE $14.70 QUANTITY BOT 11.3480			
12/17	Divd Reinv	4	ML INTL INDEX FD CL A REINV AMOUNT $45.78 REINV PRICE $11.65 QUANTITY BOT 3.9300			
12/17	Divd Reinv	5	ML INTL INDEX FD CL A REINV AMOUNT $52.58 REINV PRICE $11.65 QUANTITY BOT 4.5130			
12/17	Divd Reinv	25	ML INTL INDEX FD CL A REINV AMOUNT $294.92 REINV PRICE $11.65 QUANTITY BOT 25.3150			

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
12/18	Divd Reinv	1	ALLIANCE QUASAR FD ADV CL REINV AMOUNT $39.09 REINV PRICE $22.46000 QUANTITY BOT 1.7400 AS OF 12/11			
12/18	Divd Reinv	8	ALLIANCE QUASAR FD ADV CL REINV AMOUNT $180.23 REINV PRICE $22.46000 QUANTITY BOT 8.0240 AS OF 12/11			
12/23	Divd Reinv	8	ALLIANCE PREMIER GROWTH FD ADV CL REINV AMOUNT $213.15 REINV PRICE $27.86000 QUANTITY BOT 7.6510 AS OF 12/16			
12/23	Divd Reinv	28	ML EUROFUND FD CL A REINV AMOUNT $412.87 REINV PRICE $14.55 QUANTITY BOT 28.3760			
12/23	Divd Reinv	42	ML EUROFUND FD CL A REINV AMOUNT $608.44 REINV PRICE $14.55 QUANTITY BOT 41.8170			
12/23	Divd Reinv	94	ML EUROFUND FD CL A REINV AMOUNT $1367.69 REINV PRICE $14.55 QUANTITY BOT 93.9990			

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
12/29	Divd Reinv	4	COLONIAL TR I STRAT INCOME FUND CLASS A REINV AMOUNT $28.09 REINV PRICE $7.08000 QUANTITY BOT 3.9680 AS OF 12/21			
12/29	Divd Reinv	9	ML PACIFIC FUND CL A REINV AMOUNT $154.75 REINV PRICE $17.58 QUANTITY BOT 8.8030			
12/31	Divd Reinv	5	LAZARD EMERGING MKTS PORT REINV AMOUNT $30.77 REINV PRICE $6.67000 QUANTITY BOT 4.6130 AS OF 12/18			
			Net Total			
			Dividends and Interest			
12/16	* Lg Tm Cap Gain		ALLIANCE QUASAR FD ADV CL			180.23
12/16	* Sh Tm Cap Gain		ALLIANCE QUASAR FD ADV CL			39.09
12/17	* Dividend		ML S&P 500 INDEX FD CL A			52.22
12/17	* Lg Tm Cap Gain		ML S&P 500 INDEX FD CL A			166.81
12/17	* Sh Tm Cap Gain		ML S&P 500 INDEX FD CL A			25.96
12/17	* Dividend		ML INTL INDEX FD CL A			52.58
12/17	* Lg Tm Cap Gain		ML INTL INDEX FD CL A			45.78
12/17	* Sh Tm Cap Gain		ML INTL INDEX FD CL A			294.92

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 CODE # 6060 (STATEMENT) Statement Period 12/01/98 TO 12/31/98 Account No. 330-84818 000005

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PRIORITY CLIENT RETIREMENT ACCOUNT

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FBO KATHERINE SIMPSON

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
12/21	*	Lg Tm Cap Gain		ALLIANCE PREMIER GROWTH FD ADV CL			213.15
12/22	*	Dividend		LAZARD EMERGING MKTS PORT			30.77
12/23	*	Dividend		ML EUROFUND FD CL A			412.87
12/23	*	Lg Tm Cap Gain		ML EUROFUND FD CL A			1,367.69
12/23	*	Sh Tm Cap Gain		ML EUROFUND FD CL A			608.44
12/28	*	Dividend		COLONIAL TR I STRAT INCOME FUND CLASS A			28.09
12/29	*	Dividend		ML PACIFIC FUND CL A			154.75
		Income Total		RETIREMENT RESERVES CL I			1.24
				Net Total			3,674.59
				Other Activity			
12/16		Reinvestment		ALLIANCE QUASAR FD ADV CL		180.23	
12/16		Reinvestment		ALLIANCE QUASAR FD ADV CL		39.09	
12/17		Reinvestment		ML S&P 500 INDEX FD CL A		52.22	
12/17		Reinvestment		ML S&P 500 INDEX FD CL A		166.81	
12/17		Reinvestment		ML S&P 500 INDEX FD CL A		25.96	
12/17		Reinvestment		ML INTL INDEX FD CL A		52.58	
12/17		Reinvestment		ML INTL INDEX FD CL A		45.78	
12/17		Reinvestment		ML INTL INDEX FD CL A		294.92	
12/21		Reinvestment		ALLIANCE PREMIER GROWTH FD ADV CL		213.15	
12/22		Reinvestment		LAZARD EMERGING MKTS PORT		30.77	

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
12/23	Reinvestment		ML EUROFUND FD CL A		412.87	
12/23	Reinvestment		ML EUROFUND FD CL A		1,367.69	
12/23	Reinvestment		ML EUROFUND FD CL A		608.44	
12/28	Reinvestment		COLONIAL TR I STRAT INCOME FUND CLASS A		28.09	
12/29	Reinvestment		ML PACIFIC FUND CL A		154.75	
			Net Total		3,673.35	

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

Retirement Account Money Funds Summary

Description	Fund Balances Opening	Fund Balances Closing	Dividends This Statement	Dividends Year-to-Date
Retirement Reserves CL I	$293.06	$294.30	$1.24	$19.68

Retirement Account Plan Summary

Account Type: IRA	Plan Number: 7700700	Social Security Number	519-52-2011
Year-End Plan Value as of December 31, 1998	$52,969.00	Tax Identification Number	00-0000000
Contributions after December 30, 1997 for 1997	$.00	Date of Birth	03/26/50

In calculating mandatory distributions, or for the purpose of completing IRS Form 8606, you must use the value of your account as of 12/31/98. This value should include your Priced Portfolio total and the value of certain limited partnerships and other direct investments as well as any securities that we are unable to price - marked "Unavailable". The "Year-End Plan Value" shown consists of your Priced Portfolio total plus the estimated value of limited partnerships or other direct investments reported on your year-end statement.

For IRA, IRRA and SEP/IRA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO KATHERINE SIMPSON

;reement Regarding Your Securities Account and Other Important Information

ou, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:

1 All transactions in your account are subject to the constitution, rules, regulations, customs, ages, rulings and interpretations of the exchange or market, and its clearing house, if any, ere the transactions are executed, and if not executed on any exchange, the National Association Securities Dealers, Inc.

) Unless you give us other instructions, we will hold for your account any securities you rchase and the proceeds of any securities you sell.

. We will direct your order for a multi-listed security or option to the market place we consider be the primary market for that security, unless you give us specific instructions to direct order elsewhere.

We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian :ounts). In the event of a call for less than an entire issue or series of those securities, securities to be called will be automatically selected on a random basis from those held in bulk. e probability that your holdings will be selected is proportional to the amount of your holdings ative to those of other customers.

If you have any obligations to us we can, subject to applicable rules and regulations of ;ulatory bodies, without notifying you, take any of the following actions with any or all securities your account, including securities you may acquire or deposit to secure your account.

We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.

We can lend the securities.

We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.

: can take any of these actions until you have discharged all your obligations to us. The amount olved in these actions may be more or less than the amount you owe us.

We are not responsible for the loss or destruction of securities that are placed in the custody of a eign bank or broker or other custodian, and are lost or destroyed as a result of war, il commotion, enemy action, government acts or any other causes beyond the control of the ository or us.

This statement of account shall be deemed conclusive if not objected to within ten (10) days.

We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless i give us written notice to the contrary at the time. This agreement will inure to the benefit of /one to whom we transfer the accounts. Nothing contained in this paragraph shall affect your ht to transfer your account under NYSE Rule 412.

urance

: are a member of the Securities Investor Protection Corporation (SIPC). The securities held in ir account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. r details, refer to the Program Description for your account, if applicable, or speak with your ıancial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, not backed or guaranteed by any bank nor are they insured by the FDIC.

rrill Lynch, Pierce, Fenner & Smith Inc.
rld Financial Center
rth Tower
w York, N.Y. 10281-1332
mber, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.

(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.

(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lyn is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.

(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.

(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.

Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.

WCMA Loan Account Activity

Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit, Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.

Managed Trust Units

Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

II	Interest reported to IRS by Merrill Lynch as required by law.
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by law.
°	Dividends reported to the IRS by Merrill Lynch as required by law.
••	Merrill Lynch maintains a fundamental opinion on this company.
:	Transactions reported to IRS.
#	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
Λ	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction.
N/A	Value and/or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name.
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge.
RG	Bonds registered for both principal and interest.

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PRIORITY CLIENT SERVICES

MLPF& S CUST FPO
MICHAEL SIMPSON IRA
FBO MICHAEL SIMPSON
786 HOFF DR
BLACKFOOT ID 83221-1553

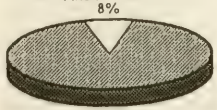
YOUR FINANCIAL CONSULTANT:
BROWN/FLOYD
FC# 1031
(208) 525-5299

For Client Service Questions Call:
1-877-2PRIORITY(1-877-277-4674)

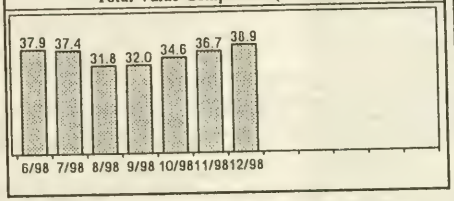
Office Serving Your Account
560 SO WOODRUFF AVE
IDAHO FALLS ID 83403

Total Value as of December 31, 1998
$38,925.00

Asset Allocation Summary



Total Value Comparison (in $ thousands)



Activity Summary

	Dec 98	Jun 98 To Date
Beginning Value	36,709	37,723
Net Deps/Wthdrwls	21	-275
Div/Int Income	2,695	2,884
Chg In Market Value	-500	-1,407
Ending Value	38,925	38,925

Statement Information

ccount No.	Account Name	Page
10-84819	FBO MICHAEL SIMPSON	1 to 12

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 Retirement	38,925	36,709	-1,662	-1,752
Total	38,925	36,709	-1,662	-1,752

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PRIORITY CLIENT RETIREMENT ACCOUNT

TOTAL ACCOUNT VALUE AS OF 12/31/1998 $38,925.00

MLPF& S CUST FPO
MICHAEL SIMPSON IRA
FBO MICHAEL SIMPSON
786 HOFF DR
BLACKFOOT ID 83221-1553

YOUR FINANCIAL CONSULTANT:
BROWN/FLOYD
FC# 1031
(208) 525-5299

Your Merrill Lynch Office:
560 SO WOODRUFF AVE
IDAHO FALLS ID 83403

FOR CUSTOMER SERVICE QUESTIONS: 1-877-2PRIORITY(1-877-277-4674)

Monthly Portfolio Summary

Asset	11/30/98 Value	%	12/31/98 Value	%
Cash/Money Funds	194	1	195	*
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds	36,515	99	38,730	100
Options				
Other				
*-Less than 1 %				
Long Market Value	36,709		38,925	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	36,709		38,925	

Income Summary

	This Statement	Year-to-Date
Fund Dividends	.88	13.23
Interest Income		
Dividend Income	2,695.63	2,976.86
Total	2,696.51	2,990.09

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

Check out our Global Research Team's top stock picks for 1999. Detailed information about these recommendations and instructions on how to order your free copy of "1999 - The Year Ahead Summary" are in this month's newsletter.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9181.43	9116.55	7908.25
Three-Month Treasury Bills	4.45%	4.48%	5.34%
Long-Term Treasury Bonds	5.09%	5.07%	5.92%

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date	Credits	This Statement	Year-to-Date	Debits	This Statement	Year-to-Date
pening Balance								
Cash & Money Funds	194.92		Sales		26,580.41	Purchases		26,066.38
			Income	2,696.51	2,990.09	Withdrawals		
			Funds Received			Other	2,695.63	3,527.57
et Credits & Debits	.88	23.45DR	Other					
osing Balance								
Cash & Money Funds	195.80							
			Total Credits	2,696.51	29,570.50	Total Debits	2,695.63	29,593.95

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(1,506.54)
Mid-Term	.00	(156.05)
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

The capital gains and losses shown above may not reflect all transactions which must be reported on your 1998 tax return. These reportable transactions will appear on your January statement.

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
195	RETIREMENT RESERVES CL I		1.00	195	1.00	195			9	4.87

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Mutual Funds and Defined Asset Funds										
Mutual Funds - Equity											
264	ALLIANCE PREMIER GROWTH FD ADV CL			04/29/98	24.28	6,411	30.52	8,057	1,646		
	(.6700 FRACTIONAL SHARE)			N/A	N/A	N/A	30.52	20	N/A		
	Total Client Investment			$6,244							
	Investment Return			$1,812							
162	ALLIANCE QUASAR FD ADV CL			01/30/98	26.27	4,257	25.14	4,072	(183)		
	(.6240 FRACTIONAL SHARE)			N/A	N/A	N/A	25.14	15	N/A		
	Total Client Investment			$4,099							
	Investment Return			($27)							

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Mutual Funds and Defined Asset Funds										
lutual Funds - Equity											
253	LAZARD EMERGING MKTS PORT			11/25/98	7.37	1,866	6.93	1,753	(113)		
	(.0120 FRACTIONAL SHARE)			N/A	N/A	N/A	6.93		N/A		
	Total Client Investment			$1,840							
	Investment Return			($86)							
598	ML EUROFUND FD CL A			04/17/97	16.37	9,791	15.58	9,316	(475)	261	2.80
	(.1330 FRACTIONAL SHARE)			N/A	N/A	N/A	15.58	2	N/A		2.80
	Total Client Investment			$7,088							
	Investment Return			$2,228							
265	ML INTL INDEX FD CL A			10/09/98	10.97	2,909	12.04	3,190	283	42	1.32
1	ML INTL INDEX FD CL A			N/A	N/A	N/A	12.04	12	N/A		1
	(.6040 FRACTIONAL SHARE)			N/A	N/A	N/A	12.04	7	N/A		1.
	Total Client Investment			$2,618							
	Investment Return			$572							
156	ML PACIFIC FUND CL A			07/11/97	17.63	2,750	17.64	2,751	2		
	(.4180 FRACTIONAL SHARE)			N/A	N/A	N/A	17.64	7	N/A		
	Total Client Investment			$2,157							
	Investment Return			$594							
248	ML S&P 500 INDEX FD CL A			05/01/97	10.98	2,723	15.30	3,794	1,070	39	1.04
	(.6780 FRACTIONAL SHARE)			N/A	N/A	N/A	15.30	10	N/A		1.04
	Total Client Investment			$2,383							
	Investment Return			$1,411							

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Mutual Funds and Defined Asset Funds										
Mutual Funds - Equity											
83	SELIGMAN COMMUNICATIONS & INFORMATION FUND CL A (.8830 FRACTIONAL SHARE)			04/17/97	23.81	1,976	30.73	2,550	574		
				N/A	N/A	N/A	30.73	27	N/A		
	Total Client Investment			$1,096							
	Investment Return			$1,454							
	Total Mutual Funds - Equity					32,688		35,589	2,804	343	.97
Mutual Funds - Fixed Income											
441	COLONIAL TR I STRAT INCOME FUND CLASS A (.7140 FRACTIONAL SHARE)			06/12/97	7.25	3,198	7.11	3,135	(52)	254	8.10
				N/A	N/A	N/A	7.11	5	N/A		8.10
	Total Client Investment			$2,784							
	Investment Return			$351							
	Total Mutual Funds - Fixed Income					3,198		3,140	(52)	254	8.10
	Total Mutual Funds					35,886		38,730	2,752	598	1.54
	Total of Long Portfolio					36,081*		38,925	2,752 *	607	1.56

DATE ACQUIRED: Date of your initial investment in this fund.
UNIT COST BASIS: Average cost basis for all shares owned
UNREALIZED GAIN or (LOSS): Total market value minus total cost basis

TOTAL CLIENT INVESTMENT: Cost of shares directly purchased (excluding shares purchased through reinvestment)
INVESTMENT RETURN: Value of reinvested shares plus capital appreciation(depreciation) of all shares purchased, including through reinvestment.

* - Excludes N/A items

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PRIORITY CLIENT RETIREMENT ACCOUNT

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FBO MICHAEL SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
12/03	Divd Reinv	3	COLONIAL TR I STRAT INCOME FUND CLASS A REINV AMOUNT $20.92 REINV PRICE $7.12000 QUANTITY BOT 2.9380 AS OF 11/23			
12/17	Divd Reinv	1	ML S&P 500 INDEX FD CL A REINV AMOUNT $19.12 REINV PRICE $14.70 QUANTITY BOT 1.3010			
12/17	Divd Reinv	3	ML S&P 500 INDEX FD CL A REINV AMOUNT $38.45 REINV PRICE $14.70 QUANTITY BOT 2.6160			
12/17	Divd Reinv	8	ML S&P 500 INDEX FD CL A REINV AMOUNT $122.83 REINV PRICE $14.70 QUANTITY BOT 8.3560			
12/17	Divd Reinv	3	ML INTL INDEX FD CL A REINV AMOUNT $33.48 REINV PRICE $11.65 QUANTITY BOT 2.8740			
12/17	Divd Reinv	4	ML INTL INDEX FD CL A REINV AMOUNT $38.45 REINV PRICE $11.65 QUANTITY BOT 3.3000			
12/17	Divd Reinv	18	ML INTL INDEX FD CL A REINV AMOUNT $215.68 REINV PRICE $11.65 QUANTITY BOT 18.5130			

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PRIORITY CLIENT RETIREMENT ACCOUNT

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FBO MICHAEL SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
12/18	Divd Reinv	1	ALLIANCE QUASAR FD ADV CL REINV AMOUNT $28.01 REINV PRICE $22.46000 QUANTITY BOT 1.2470 AS OF 12/11			
12/18	Divd Reinv	6	ALLIANCE QUASAR FD ADV CL REINV AMOUNT $129.17 REINV PRICE $22.46000 QUANTITY BOT 5.7510 AS OF 12/11			
12/23	Divd Reinv	6	ALLIANCE PREMIER GROWTH FD ADV CL REINV AMOUNT $157.99 REINV PRICE $27.86000 QUANTITY BOT 5.6710 AS OF 12/16			
12/23	Divd Reinv	21	ML EUROFUND FD CL A REINV AMOUNT $303.19 REINV PRICE $14.55 QUANTITY BOT 20.8380			
12/23	Divd Reinv	31	ML EUROFUND FD CL A REINV AMOUNT $446.81 REINV PRICE $14.55 QUANTITY BOT 30.7090			
12/23	Divd Reinv	69	ML EUROFUND FD CL A REINV AMOUNT $1004.38 REINV PRICE $14.55 QUANTITY BOT 69.0300			

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
12/29	Divd Reinv	3	COLONIAL TR I STRAT INCOME FUND CLASS A REINV AMOUNT $21.06 REINV PRICE $7.08000 QUANTITY BOT 2.9750 AS OF 12/21			
12/29	Divd Reinv	7	ML PACIFIC FUND CL A REINV AMOUNT $114.40 REINV PRICE $17.58 QUANTITY BOT 6.5070			
12/31	Divd Reinv	4	LAZARD EMERGING MKTS PORT REINV AMOUNT $22.61 REINV PRICE $6.67000 QUANTITY BOT 3.3900 AS OF 12/18			
			Net Total			
			Dividends and Interest			
12/16	* Lg Tm Cap Gain		ALLIANCE QUASAR FD ADV CL			129.17
12/16	* Sh Tm Cap Gain		ALLIANCE QUASAR FD ADV CL			28.01
12/17	* Dividend		ML S&P 500 INDEX FD CL A			38.45
12/17	* Lg Tm Cap Gain		ML S&P 500 INDEX FD CL A			122.83
12/17	* Sh Tm Cap Gain		ML S&P 500 INDEX FD CL A			19.12
12/17	* Dividend		ML INTL INDEX FD CL A			38.45
12/17	* Lg Tm Cap Gain		ML INTL INDEX FD CL A			33.48
12/17	* Sh Tm Cap Gain		ML INTL INDEX FD CL A			215.68

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
12/21	*	Lg Tm Cap Gain		ALLIANCE PREMIER GROWTH FD ADV CL			157.99
12/22	*	Dividend		LAZARD EMERGING MKTS PORT			22.61
12/23	*	Dividend		ML EUROFUND FD CL A			303.19
12/23	*	Lg Tm Cap Gain		ML EUROFUND FD CL A			1,004.38
12/23	*	Sh Tm Cap Gain		ML EUROFUND FD CL A			446.81
12/28	*	Dividend		COLONIAL TR I STRAT INCOME FUND CLASS A			21.06
12/29	*	Dividend		ML PACIFIC FUND CL A			114.40
		Income Total		RETIREMENT RESERVES CL I			.88
				Net Total			2,696.51
				Other Activity			
12/16		Reinvestment		ALLIANCE QUASAR FD ADV CL		129.17	
12/16		Reinvestment		ALLIANCE QUASAR FD ADV CL		28.01	
12/17		Reinvestment		ML S&P 500 INDEX FD CL A		38.45	
12/17		Reinvestment		ML S&P 500 INDEX FD CL A		122.83	
12/17		Reinvestment		ML S&P 500 INDEX FD CL A		19.12	
12/17		Reinvestment		ML INTL INDEX FD CL A		38.45	
12/17		Reinvestment		ML INTL INDEX FD CL A		33.48	
12/17		Reinvestment		ML INTL INDEX FD CL A		215.68	
12/21		Reinvestment		ALLIANCE PREMIER GROWTH FD ADV CL		157.99	
12/22		Reinvestment		LAZARD EMERGING MKTS PORT		22.61	

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
12/23	Reinvestment		ML EUROFUND FD CL A		303.19	
12/23	Reinvestment		ML EUROFUND FD CL A		1,004.38	
12/23	Reinvestment		ML EUROFUND FD CL A		446.81	
12/28	Reinvestment		COLONIAL TR I STRAT INCOME FUND CLASS A		21.06	
12/29	Reinvestment		ML PACIFIC FUND CL A		114.40	
			Net Total		2,695.63	

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

Retirement Account Money Funds Summary

Description	Fund Balances Opening	Fund Balances Closing	Dividends This Statement	Dividends Year-to-Date
Retirement Reserves CL I	$194.18	$195.06	$.88	$13.23

Retirement Account Plan Summary

Account Type: IRA	Plan Number: 7700700	Social Security Number	519-62-8652
Year-End Plan Value as of December 31, 1998	$38,925.00	Tax Identification Number	00-0000000
Contributions after December 30, 1997 for 1997	$.00	Date of Birth	09/08/50

In calculating mandatory distributions, or for the purpose of completing IRS Form 8606, you must use the value of your account as of 12/31/98. This value should include your Priced Portfolio total and the value of certain limited partnerships and other direct investments as well as any securities that we are unable to price - marked "Unavailable". The "Year-End Plan Value" shown consists of your Priced Portfolio total plus the estimated value of limited partnerships or other direct investments reported on your year-end statement.

For IRA, IRRA and SEP/IRA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

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PRIORITY CLIENT RETIREMENT ACCOUNT

FBO MICHAEL SIMPSON

greement Regarding Your Securities Account and Other Important Information
ou, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:
) All transactions in your account are subject to the constitution, rules, regulations, customs, ages, rulings and interpretations of the exchange or market, and its clearing house, if any, here the transactions are executed, and if not executed on any exchange, the National Association Securities Dealers, Inc.
) Unless you give us other instructions, we will hold for your account any securities you rchase and the proceeds of any securities you sell.
) We will direct your order for a multi-listed security or option to the market place we consider be the primary market for that security, unless you give us specific instructions to direct e order elsewhere.
) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian counts). In the event of a call for less than an entire issue or series of those securities, e securities to be called will be automatically selected on a random basis from those held in bulk. e probability that your holdings will be selected is proportional to the amount of your holdings lative to those of other customers.
) If you have any obligations to us we can, subject to applicable rules and regulations of gulatory bodies, without notifying you, take any of the following actions with any or all securities your account, including securities you may acquire or deposit to secure your account.
We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.
We can lend the securities.
We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.
e can take any of these actions until you have discharged all your obligations to us. The amount volved in these actions may be more or less than the amount you owe us.
) We are not responsible for the loss or destruction of securities that are placed in the custody of a reign bank or broker or other custodian, and are lost or destroyed as a result of war, vil commotion, enemy action, government acts or any other causes beyond the control of the pository or us.
) This statement of account shall be deemed conclusive if not objected to within ten (10) days.
) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless u give us written notice to the contrary at the time. This agreement will inure to the benefit of yone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your ht to transfer your account under NYSE Rule 412.
surance
e are a member of the Securities Investor Protection Corporation (SIPC). The securities held in ur account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. r details, refer to the Program Description for your account, if applicable, or speak with your nancial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, e not backed or guaranteed by any bank nor are they insured by the FDIC.

errill Lynch, Pierce, Fenner & Smith Inc.
orld Financial Center
orth Tower
ew York, N.Y. 10281-1332
ember, Securities Investor Protection Corporation (SIPC)

Other Important Information
(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.
(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.
(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Ly is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.
(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.
(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.
Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.
WCMA Loan Account Activity
Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit, Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.
Managed Trust Units
Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.
Symbols and Abbreviations

II	Interest reported to IRS by Merrill Lynch as required by law.
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by law.
•	Dividends reported to the IRS by Merrill Lynch as required by law.
••	Merrill Lynch maintains a fundamental opinion on this company.
:	Transactions reported to IRS.
#	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
Λ	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction.
N/A	Value and/or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name.
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge.
RG	Bonds registered for both principal and interest.

09010 PLEASE SEE REVERSE SIDE **END OF STATEMENT**

3701

519-62-8652

PERSI

Public Employee Retirement System of Idaho

HELPING YOU BUILD A SECURE RETIREMENT

January 26, 1999

MICHAEL SIMPSON
FAX # 208-785-5444

RE: MEMBER CONTRIBUTIONS AND INTEREST AS REQUESTED

Governor Dirk Kempthorne

Retirement Board
Judy B. Olson
Chairman
Susan K. Simmons
Dennis L. Johnson
J. Kirk Sullivan
Pamela L. Ahrens

Executive Director
Alan H. Winkle

Mailing Address
P.O. Box 83720
Boise, Idaho 83720-0078

Office Address
607 North 8th Street
Boise, Idaho 83702-5518

208-334-3365
1-800-451-8228
FAX 208-334-3805

Equal Opportunity Employer

Dear MR. SIMPSON:

As requested on JANUARY 26, 1999, your contributions and interest in the Public Employee Retirement System of Idaho as of NOVEMBER 30, 1998, are as follow:

$10,530.02	Contributions
4,150.74	Interest
$14,680.76	Total

Your account is currently earning interest at the rate of 4.75% per annum, compounded monthly (effective 1-1-99).

If I may be of further assistance, please contact our Boise office at (208)334-2453 ext 241 or 1-800-451-8228.

Sincerely,

Kay E. Prince

Kay E. Prince
Technical Records Specialist

LOCKHEED MARTIN IDAHO TECHNOLOGIES COMPANY

October 01, 1998 - December 31, 1998

For information call:
Vanguard Participant Services
(800) 523-1188

INEEL

INEEL EMPLOYEE INVESTMENT PLAN
Plan No.: 091194
Soc. Sec. No.: 519-52-2011

Balance	**$ 72,725.05**

KATHERINE SIMPSON
786 HOFF DR
BLACKFOOT ID 83221-1553

YOUR ACCOUNT ACTIVITY

		This quarter	Year-to-date
	Opening balance	$ 57,760.74	$ 0.00
Contributions	PRE-TAX	$ 1,805.54	$ 1,805.54
	COMPANY MATCH	577.77	577.77
Earnings	Dividends/capital gains	$ 537.85	$ 537.85
	Unrealized gain/loss	12,039.62	12,039.56
Other transactions	Transfers/rollovers in	$ 3.53	$ 57,764.33
	Closing balance	**$ 72,725.05**	**$ 72,725.05**
	Vested amount (100.00% vested)	$ 72,725.05	$ 72,725.05

This section provides you with general information about your individual plan account. Any information labeled as Year-to-Date represents activity since January 1 of the current calendar year. Contributions shown here represent money that was received during the statement period shown above. Earnings are defined as the net change in your account value due to the reinvestment of dividends and/or interest as well as the change in Fund prices. Dividends paid by a Fund may cause a drop in the Fund price. This change may cause an unrealized loss in your Fund account, but it is offset by the dividend amount added to your account. A detailed explanation can be found on the reverse side of this statement.

28428 1

THE Vanguard GROUP.

LOCKHEED MARTIN IDAHO TECHNOLOGIES COMPANY

October 01, 1998 - December 31, 1998

For information call:
Vanguard Participant Services
(800) 523-1188

KATHERINE SIMPSON

INEEL

YOUR PLAN ALLOCATION

	Current asset mix	Contribution allocation
Stocks	100%	100.0%

Please note that Vanguard has changed the name of the short-term reserves category to cash reserves. The cash reserves category represents investments which seek to preserve the original amount that you invest while providing current income.

HOW WE INVEST YOUR CONTRIBUTIONS AS OF 01/12/1999

Vanguard 500 Index Fund 100.0%

YOUR PAYROLL DEDUCTIONS AS OF 01/12/1999

PRE-TAX 15.00% of your salary

If you would like to change the amount you are contributing, please call Vanguard at the toll-free telephone number listed above.

MARKET VALUE BY FUND AND SOURCE

	PRE-TAX	COMPANY MATCH	TOTALS BY FUND
Vanguard 500 Index Fund	$ 48,423.39	$ 24,301.66	$ 72,725.05
Totals by source	**$ 48,423.39**	**$ 24,301.66**	**$ 72,725.05**

VALUE SUMMARY

	Opening balance	Contributions	Other transactions	Shares/units	Closing balance
Vanguard 500 Index Fund	$ 57,760.74	$ 2,383.31	$ 12,581.00	638.219	$ 72,725.05
Total value	**$ 57,760.74**	**$ 2,383.31**	**$ 12,581.00**		**$ 72,725.05**

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THE Vanguard GROUP.

LOCKHEED MARTIN IDAHO TECHNOLOGIES COMPANY

October 01, 1998 - December 31, 1998

For information call:
Vanguard Participant Services
(800) 523-1188

KATHERINE SIMPSON

PERFORMANCE SUMMARY AS OF 12/31/1998

	VOICE™ fund number	Date fund started	3 months	1 year	3 years	5 years	10 years	Since fund started
Cash Reserves								
Vanguard Prime Money Market Fund	0030	06/04/1975	1.28%	5.38%	5.37%	5.20%	5.64%	7.59%
INEEL Stable Value Fund	1203	12/31/1990	1.66	7.01	6.93	6.90	—	7.41
Bonds								
Vanguard Total Bond Market Index Fund	0084	12/11/1986	0.31	8.58	7.17	7.21	9.00	8.13
Balanced (Stocks and Bonds)								
Vanguard Asset Allocation Fund	0078	11/03/1988	14.31	25.40	22.71	19.58	16.67	16.76
Domestic Equity (Stocks)								
◆ Vanguard 500 Index Fund	0040	08/31/1976	21.39	28.62	28.16	23.96	19.04	15.60
Vanguard Windsor II Fund	0073	06/24/1985	14.92	16.36	24.13	21.29	17.33	16.78
Vanguard Morgan Growth Fund	0026	12/31/1968	25.88	22.26	25.40	21.40	17.09	12.85
Vanguard PRIMECAP Fund	0059	11/01/1984	28.84	25.44	26.62	25.10	20.03	19.34
International Equity (Stocks)								
Vanguard International Growth Fund	0081	09/30/1981	17.79	16.93	11.76	10.07	9.74	15.89
Client Specific								
Lockheed Martin Stock Fund	1122	01/31/1995	-15.45	-12.46	4.36	—	—	19.87

◆ Indicates the funds in which you have balances.

--- Not available for this time period. See "Date fund started".

Performance figures for periods of more than one year are expressed as average annual total returns.

Performance figures include the reinvestment of dividends and capital gains distributions.

Return since inception is listed under "Since fund started". The inception date is under "Date fund started".

"Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," "500," "S&P Midcap 400," "S&P Smallcap 600," and the names of S&P indexes are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by Vanguard Index Trust and The Vanguard Group, Inc. These mutual funds are not sponsored, endorsed, sold, or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of investing in the funds.

The total return data provided represent past performance, and the investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

An investment in a money market fund is neither insured nor guaranteed by the U.S. government, and there is no assurance that the fund will be able to maintain a stable net asset value of $1 per share.

Vanguard funds are neither insured nor guaranteed by the U.S. government.

A MESSAGE FROM YOUR PLAN SPONSOR

Seasons Greetings from your friends at INEEL. Wishing you a happy and healthy New Year!

28428 1 [X]

THE Vanguard GROUP.

EdwardJones
Serving Individual Investors Since 1871
www.edwardjones.com
201 Progress Parkway, Maryland Heights, MO 63043-3042

YOUR EDWARD JONES CUSTOMER STATEMENT December 1998

Important – Keep This Statement for 1998 Tax Information

Edward Jones will mail your tax reporting information by Jan. 31, 1999. Each account with tax-reportable activity or income will receive a separate 1099 statement. Accounts exempt from receiving 1099s (retirement accounts, corporations and banks) will not receive this mailing.

For retirement accounts – IRAs, Roth IRAs, Simplified Employee Pension IRAs (SEPs) or SIMPLE-IRAs (SRIs)– please refer to the 'Estimated Portfolio Value' section on page one of this statement for your account value as of Dec. 31, 1998. We are required to report the year-end market value of retirement accounts to the IRS and to the accountholder. Distributions taken from your retirement accounts in 1998 will be reported on IRS Form 1099-R by Jan. 31, 1999. Contributions and rollovers into retirement accounts for tax year 1998 will be reported on IRS Form 5498 by May 31, 1999

If we can be of service during tax time, please contact your Edward Jones investment representative.

EDWARD D JONES & CO CUSTODIAN 02138
SIMPSON DENTAL OFFICE
FBO MICHAEL K SIMPSON PS
786 HOFF DR
BLACKFOOT ID 83221-1553

Cut or tear on the dotted line

If you have moved, please contact your investment representative at 208-785-3370, or complete and return the following form.

Account No. 823-90401-1-9 __ Check here if you have additional accounts to be changed to this address.

Account For:
EDWARD D JONES & CO CUSTODIAN
SIMPSON DENTAL OFFICE
FBO MICHAEL K SIMPSON PS
786 HOFF DR
BLACKFOOT ID 83221-1553

Return To:
EDWARD JONES
PO BOX 778
BLACKFOOT,ID 83221

Enter changes below:

Home Phone ( )_____ Work Phone ( )_____

Street address

Apartment number

City State Zipcode

Effective date of this change: ___/___/___
Mo Day Year

Edward Jones
201 Progress Parkway, Maryland Heights, MO 63043-3042
Serving Individual Investors Since 1871
www.edwardjones.com

Statement For: December 1998

Retirement Account Number: 823-90401-1-9 Branch: 8235 Page 1 of 9

Period Covered: November 28 - December 31, 1998

Account Of:
EDWARD D JONES & CO CUSTODIAN
SIMPSON DENTAL OFFICE
FBO MICHAEL K SIMPSON PS
786 HOFF DR
BLACKFOOT ID 83221-1553

Social Security No: 518-62-8652

Your Representative:
NEIL A. ANDERSON
111 SOUTH PINE STREET
BLACKFOOT ID 83221

Telephone Number:
208-785-3370
1-800-927-0837

YOUR PORTFOLIO SUMMARY

	CURRENT VALUE
Passport Money Market Balance	2.41
Mutual Funds	354,390.34
Your Estimated Portfolio Value	**354,392.75**

YOUR INCOME SUMMARY

	This Period	This Year
Dividend Income	1,528.71	6,882.03
Passport Money Market	.00	15.46
Capital Gains	12,082.45	12,396.02
Total Income	**13,611.16**	**19,293.51**

Note: Income earned in a retirement account is not taxable until distributions are made

YOUR RETIREMENT ACCOUNT SUMMARY

	This Period	Cumulative
1998 Contributions	.00	9,390.00
1997 Contributions	.00	.00

MONEY MARKET YIELD SUMMARY

	Passport	Tax Free
Net annualized seven day yield as of December 31, 1998	4.25%	3.00%
Compounded effective yield as of December 31, 1998	4.34%	3.05%
Average yield for 39 days ended December 31, 1998	4.22%	2.73%

Statement For: December 1998

Retirement Account Number: 823-90401-1-9 Branch: 8235

Period Covered: November 28 - December 31, 1998

YOUR ACCOUNT ACTIVITY SUMMARY

	Additions To Account	Subtractions From Account	
Beginning Account Balance Including Money Market			2.41
Dividend Earnings	13,611.16		
Payments for Securities Purchased		-13,611.16	
Totals	13,611.16	-13,611.16	.00
Ending Account Balance Including Money Market			2.41

DAILY ACCOUNT ACTIVITY

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Passport Money Market Balance
11/28/98		**BEGINNING BALANCE**				.00	2.41
11/30/98	Dividend	**AMERICAN HIGH INCOME TR-SBI CASH DIV ON 2081.869 AT DAILY ACCRUAL RATE			218.42	218.42	
11/30/98	Purchase	REINVESTMENT INTO **AMERICAN HIGH INCOME TR-SBI FROM DIVIDEND AT $14.20 PER SHARE	15.382		218.42	.00	
12/16/98	Dividend	**NEW PERSPECTIVE FUND INC LONG CAP GN ON 1552.706 AT $ 1.57 PER SHARE			2,437.75	2,437.75	
12/16/98	Dividend	**NEW PERSPECTIVE FUND INC CASH DIV ON 1552.706 AT $ .14 PER SHARE			217.38	2,655.13	

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DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Passport Money Market Balance
12/16/98	Purchase	REINVESTMENT INTO **NEW PERSPECTIVE FUND INC FROM LONG TERM CAP GAIN AT $21.78 PER SHARE	111.926		2,437.75	217.38	
12/16/98	Purchase	REINVESTMENT INTO **NEW PERSPECTIVE FUND INC FROM DIVIDEND AT $21.78 PER SHARE	9.981		217.38	.00	
12/17/98	Dividend	**AIM INTERNATIONAL EQUITY FUND-CL B LONG CAP GN ON 1794.973 AT $ .208 PER SHARE			374.25	374.25	
12/17/98	Purchase	REINVESTMENT INTO **AIM INTERNATIONAL EQUITY FUND-CL B FROM LONG TERM CAP GAIN AT $17.33 PER SHARE	21.595		374.25	.00	
12/21/98	Dividend	**AIM CONSTELLATION FUND-CL A LONG CAP GN ON 1125.951 AT $ .731 PER SHARE			823.30	823.30	
12/21/98	Dividend	**AIM VALUE FUND-CL B LONG CAP GN ON 1036.006 AT $ 2.441 PER SHARE			2,528.89	3,352.19	
12/21/98	Dividend	**AIM VALUE FUND-CL B SHORT CAP GN ON 1036.006 AT $ .172 PER SHARE			178.71	3,530.90	
12/21/98	Dividend	**AIM AGGRESSIVE GROWTH FUND CL A LONG CAP GN ON 681.41 AT $ .392 PER SHARE			267.11	3,798.01	

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DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Passport Money Market Balance
12/21/98	Purchase	REINVESTMENT INTO **AIM CONSTELLATION FUND-CL A FROM LONG TERM CAP GAIN AT $28.17 PER SHARE	29.226		823.30	2,974.71	
12/21/98	Purchase	REINVESTMENT INTO **AIM VALUE FUND-CL B FROM LONG TERM CAP GAIN AT $37.17 PER SHARE	68.036		2,528.89	445.82	
12/21/98	Purchase	REINVESTMENT INTO **AIM VALUE FUND-CL B FROM SHORT TERM CAP GAIN AT $37.17 PER SHARE	4.808		178.71	267.11	
12/21/98	Purchase	REINVESTMENT INTO **AIM AGGRESSIVE GROWTH FUND CL A FROM LONG TERM CAP GAIN AT $44.52 PER SHARE	6		267.11	.00	
12/22/98	Dividend	**INCOME FUND OF AMERICA INC LONG CAP GN ON 1855.333 AT $ 1.19 PER SHARE			2,207.85	2,207.85	
12/22/98	Dividend	**INCOME FUND OF AMERICA INC CASH DIV ON 1855.333 AT $ .20 PER SHARE			371.07	2,578.92	
12/22/98	Purchase	REINVESTMENT INTO **INCOME FUND OF AMERICA INC FROM LONG TERM CAP GAIN AT $17.18 PER SHARE	128.513		2,207.85	371.07	
12/22/98	Purchase	REINVESTMENT INTO **INCOME FUND OF AMERICA INC FROM DIVIDEND AT $17.18 PER SHARE	21.599		371.07	.00	

DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Passport Money Market Balance
12/24/98	Dividend	**FUNDAMENTAL INVESTORS INC LONG CAP GN ON 1215.989 AT $ 2.48 PER SHARE			3,015.65	3,015.65	
12/24/98	Dividend	**FUNDAMENTAL INVESTORS INC CASH DIV ON 1215.989 AT $ .10 PER SHARE			121.60	3,137.25	
12/24/98	Purchase	REINVESTMENT INTO **FUNDAMENTAL INVESTORS INC FROM LONG TERM CAP GAIN AT $28.55 PER SHARE	105.627		3,015.65	121.60	
12/24/98	Purchase	REINVESTMENT INTO **FUNDAMENTAL INVESTORS INC FROM DIVIDEND AT $28.55 PER SHARE	4.259		121.60	.00	
12/29/98	Dividend	**AMERICAN HIGH INCOME TR-SBI LONG CAP GN ON 2097.251 AT $ .045 PER SHARE			94.38	94.38	
12/29/98	Dividend	**AMERICAN HIGH INCOME TR-SBI CASH DIV ON 2097.251 AT DAILY ACCRUAL RATE			220.15	314.53	
12/29/98	Dividend	**BOND FUND OF AMERICA INC LONG CAP GN ON 2176.979 AT $ .065 PER SHARE			141.50	456.03	
12/29/98	Dividend	**BOND FUND OF AMERICA INC SHORT CAP GN ON 2176.979 AT $ .006 PER SHARE			13.06	469.09	
12/29/98	Dividend	**BOND FUND OF AMERICA INC CASH DIV ON 2176.979 AT DAILY ACCRUAL RATE			168.74	637.83	

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DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Passport Money Market Balance
12/29/98	Purchase	REINVESTMENT INTO **AMERICAN HIGH INCOME TR-SBI FROM LONG TERM CAP GAIN AT $14.07 PER SHARE	6.708		94.38	543.45	
12/29/98	Purchase	REINVESTMENT INTO **AMERICAN HIGH INCOME TR-SBI FROM DIVIDEND AT $14.07 PER SHARE	15.647		220.15	323.30	
12/29/98	Purchase	REINVESTMENT INTO **BOND FUND OF AMERICA INC FROM SHORT TERM CAP GAIN AT $13.50 PER SHARE	.967		13.06	310.24	
12/29/98	Purchase	REINVESTMENT INTO **BOND FUND OF AMERICA INC FROM DIVIDEND AT $13.50 PER SHARE	12.499		168.74	141.50	
12/29/98	Purchase	REINVESTMENT INTO **BOND FUND OF AMERICA INC FROM LONG TERM CAP GAIN AT $13.50 PER SHARE	10.481		141.50	.00	
12/30/98	Dividend	**AMERICAN HIGH INCOME TR-SBI CASH DIV ON 2119.606 AT $ .03 PER SHARE			62.92	62.92	
12/30/98	Dividend	**INCOME FUND OF AMERICA INC CASH DIV ON 2005.445 AT $ .08 PER SHARE			148.43	211.35	
12/30/98	Purchase	REINVESTMENT INTO **AMERICAN HIGH INCOME TR-SBI FROM DIVIDEND AT $14.07 PER SHARE	4.472		62.92	148.43	

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DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Passport Money Market Balance
12/30/98	Purchase	REINVESTMENT INTO **INCOME FUND OF AMERICA INC FROM DIVIDEND AT $17.18 PER SHARE	8.64		148.43	.00	
12/31/98		ENDING BALANCE				.00	2.41

TRADES SETTLING AFTER 12/31/98 WILL APPEAR ON YOUR NEXT STATEMENT.

DETAIL OF PORTFOLIO

SECURITIES HELD IN YOUR ACCOUNT AT EDWARD JONES

Note: Prices shown are supplied by an outside pricing service, and are provided as a general guide to current value. Some prices will not be readily available. Current values shown for many fixed income investments are often estimates based on coupon rate and credit rating, and may differ from actual transaction prices. Values indicated do not include accrued interest or dividends, nor do they reflect applicable charges and fees for some investments such as early redemption/surrender charges, prepayment penalties, etc. incurred upon liquidation. Edward Jones cannot guarantee the accuracy of such values. If an exact price is needed, contact your investment representative.

CASH AND MONEY MARKET	Description	Shares	Price	Current Value
	Total Passport Money Market 0.00% of portfolio	2.4	1.00	2.41

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DETAIL OF PORTFOLIO (continued)

MUTUAL FUNDS

Description of Security	Shares	Current Price	Current Value	Estimated Dividend Yield	Estimated Annual Income
**AIM AGGRESSIVE GROWTH FUND CL A	687.41	48.09	33,057.55	N/A	Not Avail.
**AIM CONSTELLATION FUND-CL A	1,155.177	30.52	35,256.00	N/A	Not Avail.
**AIM GLOBAL AGGRESSIVE GROWTH FUND-CL B SHARES SOLD MAY BE SUBJECT TO A CONTINGENT DEFERRED SALES CHARGE.	1,752.632	17.30	30,320.53	N/A	Not Avail.
**AIM INTERNATIONAL EQUITY FUND-CL B SHARES SOLD MAY BE SUBJECT TO A CONTINGENT DEFERRED SALES CHARGE.	1,816.568	18.21	33,079.70	N/A	Not Avail.
**AIM VALUE FUND-CL B SHARES SOLD MAY BE SUBJECT TO A CONTINGENT DEFERRED SALES CHARGE	1,108.85	39.24	43,511.27	N/A	Not Avail.
**AMERICAN HIGH INCOME TR-SBI	2,124.078	14.13	30,013.22	8.910%	2,676
**BOND FUND OF AMERICA INC	2,200.926	13.61	29,954.60	6.830%	2,047
**EVERGREEN LATIN AMERICA FUND CL B SHARES SOLD MAY BE SUBJECT TO A CONTINGENT DEFERRED SALES CHARGE.	1,091.202	6.87	7,496.56	N/A	Not Avail.
**FUNDAMENTAL INVESTORS INC	1,325.875	28.92	38,344.31	1.380%	530

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DETAIL OF PORTFOLIO (continued)

MUTUAL FUNDS

Description of Security	Shares	Current Price	Current Value	Estimated Dividend Yield	Estimated Annual Income
**INCOME FUND OF AMERICA INC	2,014.085	17.34	34,924.23	4.610%	1,611
**NEW PERSPECTIVE FUND INC	1,674.613	22.95	38,432.37	1.130%	435
Total Mutual Funds 100.00% of portfolio			354,390.34		7,299

Thank you for allowing Edward Jones to be of continued service to you. This is the end of your statement. Your previous statement from Edward Jones covered the period October 31 - November 27, 1998. If you have any questions concerning any matter, *especially errors or omissions*, contact NEIL A. ANDERSON at 208-785-3370 or 1-800-927-0837 immediately.

For other inquiries, contact our National Headquarters - *CUSTOMER RELATIONS DEPARTMENT* at 1-800-441-2357. Hours are Monday through Friday from 7:00 a.m. to 7:00 p.m. (CST).

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EdwardJones

Serving Individual Investors Since 1871

www.edwardjones.com

201 Progress Parkway, Maryland Heights, MO 63043-3042

YOUR EDWARD JONES CUSTOMER STATEMENT December 1998

Important – Keep This Statement for 1998 Tax Information

Edward Jones will mail your tax reporting information by Jan. 31, 1999. Each account with tax-reportable activity or income will receive a separate 1099 statement. Accounts exempt from receiving 1099s (retirement accounts, corporations and banks) will not receive this mailing.

For retirement accounts – IRAs, Roth IRAs, Simplified Employee Pension IRAs (SEPs) or SIMPLE-IRAs (SRIs)– please refer to the 'Estimated Portfolio Value' section on page one of this statement for your account value as of Dec. 31, 1998. We are required to report the year-end market value of retirement accounts to the IRS and to the accountholder. Distributions taken from your retirement accounts in 1998 will be reported on IRS Form 1099-R by Jan. 31, 1999. Contributions and rollovers into retirement accounts for tax year 1998 will be reported on IRS Form 5498 by May 31, 1999.

If we can be of service during tax time, please contact your Edward Jones investment representative.

KATHERINE SIMPSON & 06094
MICHAEL K SIMPSON
786 HOFF RD
BLACKFOOT ID 83221-1553

Cut or tear on the dotted line

If you have moved, please contact your investment representative at 208-785-3370, or complete and return the following form.

Account No. 823-04432-1-3 __ Check here if you have additional accounts to be changed to this address.

Account For:
KATHERINE SIMPSON &
MICHAEL K SIMPSON
786 HOFF RD
BLACKFOOT ID 83221-1553

Enter changes below:

Home Phone ( )_____ Work Phone ( )_____

Street address

Apartment number

City State Zipcode

Effective date of this change: ___/___/___ (Mo Day Year)

Return To:
EDWARD JONES
PO BOX 778
BLACKFOOT,ID 83221

Your Edward Jones Statement

Account Protection

For any individual, joint, custodial, trust, corporate, partnership, or proprietorship account that has its securities held in firm name, the client or organization will have the following coverage

1 *$500,000 coverage by the Securities Investor Protection Corporation (SIPC), which provides up to $100,000 coverage for cash held in your account, plus*

2 *$24,500,000 additional coverage per account* for securities has been purchased by Edward Jones from Aetna Casualty and Surety Co*

**As defined by SIPC*

Regulatory Disclosures

Rights to Your Free Credit Balance

We are permitted to use your free credit balances to conduct our business, subject to the limitations of 17 CFR 240 15c3-3 under the Securities Exchange Act of 1934. You have the right to demand and receive, during normal business operations, the free delivery of

- your free credit balances,
- any securities to which you are entitled and which have been fully paid for, and
- upon full payment of any debt to us, any securities purchased on margin

Margin Accounts

If you have a margin or nonpurpose loan account, this statement covers

- your general brokerage account, and
- a special miscellaneous account maintained for you under section 4 (f)(6) of Regulation T issued by the board of governors of the Federal Reserve System

The permanent record of the separate account is available for your inspection upon request

Transaction Dates

Securities transactions are entered in your account on the settlement date shown on the transaction confirmations

Errors

If you believe your statement is not correct, contact your local investment representative or write to Edward Jones, Attn. Customer Reporting Dept., 201 Progress Parkway, Maryland Heights, MO 63043

Transaction Information

For odd-lot transactions, an odd-lot differential may have been charged and the amount of any such charge will be furnished upon your request. For agency transactions, the name of the other broker or party to the transaction will be furnished upon written request For agency and principal transactions, the date and time of execution will be furnished upon written request. From time to time we may receive other remuneration on agency trades from other sources; such information will be furnished upon written request

Financial Statement

A financial statement of this firm is available for your personal inspection at your local branch office or a copy of it will be mailed upon written request

Your Personal Line of Credit

If a "Line of Credit" is shown in "Your Portfolio Summary" section, this represents an estimated amount of money you *may* be able to borrow from Edward Jones *This will not apply to all accounts, especially custodian and retirement accounts.* If any certificates received from you are not properly endorsed or are not fully "negotiable" the estimated Line of Credit will not be accurate Contact your local investment representative for details If you are interested in a Line of Credit This does not represent any commitment to loan funds

Investment Objectives

You must inform us promptly of any material change in your investment objectives or financial situation

Information for Investors

Edward Jones is a member of the New York Stock Exchange, the American Stock Exchange, and the Chicago Stock Exchange The firm also transacts business with a variety of dealers in securities including listed and over the counter stocks and bonds, government and agency issues, and municipal securities. With regard to equity securities, the firm monitors the performance of competing market centers and dealers and routes orders to those that consistently complete transactions timely and at a reasonable cost and that guarantee execution at the national best bid or offer or better Routed market orders are generally directed to market centers or dealers that offer opportunity for price improvement through either automated or manual systems. The firm receives from certain market centers and dealers either cash payments or credits against exchange fees in return for the routing of orders

Terminology and Abbreviations

Estimated Portfolio Value

An approximate current value of the investments held in your account. See "Note" in Detail of Portfolio section for more details

Cash Account

This account is your primary brokerage account and is maintained for your trade and investment transactions

Margin Account

If you purchase securities on margin or secure a purchase with other securities, these positions are held in a margin account Monies used to secure margin purchases are also held in this account

Loan Account

If you have a nonpurpose loan drawn on your Personal Line of Credit, the securities used to collateralize this loan are held in a loan account

Short Account

If you sell securities short, a separate account is maintained for these transactions

Passport Money Market

This term refers to the Daily Passport Cash Trust, a taxable money market fund which may be associated with your brokerage account. Money market purchases execute at the close of business and begin accruing dividends the following day

Tax Free Money Market

This term refers to the Tax Free Instruments Trust, a tax free money market fund which may be associated with your brokerage account. Money market purchases execute at the close of business and begin accruing dividends the following day

Not Available

Data such as the estimated current price for an investment in your portfolio may not always be available from our automated pricing service If an exact price is needed, contact your local investment representative

Full-Service Account

Accounts which have the following a) securities in firm name, and either b) money market accounts participating in the Automatic Collection and Reinvestment Service feature, or c) have interest paid on their cash account balance

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Edward Jones

201 Progress Parkway, Maryland Heights, MO 63043 3042

Serving Individual Investors Since 1871

www.edwardjones.com

Statement For: December 1998

Period Covered: November 28 - December 31, 1998

Account Number: 823-04432-1-3 Branch: 8235
Joint Tenants with Right of Survivorship

Account Of :
KATHERINE SIMPSON &
MICHAEL K SIMPSON
786 HOFF RD
BLACKFOOT ID 83221-1553

Social Security No : 519-52-2011

Your Representative : NEIL A. ANDERSON
111 SOUTH PINE STREET
BLACKFOOT ID 83221

Telephone Number : 208-785-3370
1-800-927-0837

YOUR PORTFOLIO SUMMARY

	CURRENT VALUE
Cash Balance	1,282.03
Margin Balance	-39,017.00
Passport Money Market Balance	.00
Tax Free Money Market Balance	.00
Mutual Funds	75,378.45
Unit Trusts	9,034.20
Your Estimated Portfolio Value	**46,677.68**

YOUR INCOME SUMMARY

	This Period		This Year	
	Taxable Income	Tax Free Income	Taxable Income	Tax Free Income
Dividend Income	295.52	.00	2,294.04	.00
Cash Balance Interest	.26	.00	1.44	.00
Capital Gains	2,318.82	.00	3,108.42	.00
Total Income	**2,614.60**	**.00**	**5,403.90**	**.00**
Loan Interest Charge	396.65		3,591.10	

MONEY MARKET YIELD SUMMARY

	Passport	Tax Free
Net annualized seven day yield as of December 31, 1998	4.25%	3.00%
Compounded effective yield as of December 31, 1998	4.34%	3.05%
Average yield for 39 days ended December 31, 1998	4.22%	2.73%

Statement For: December 1998

Period Covered: November 28 - December 31, 1998

Account Number: 823-04432-1-3 Branch 8235
Joint Tenants with Right of Survivorship

YOUR ACCOUNT ACTIVITY SUMMARY

	Additions To Account	Subtractions From Account	
Beginning Margin Balance			-38,620.35
Beginning Cash Balance			106.40
Dividend Earnings	2,614.34		
Interest Earnings	.26		
Payments for Securities Purchased		-2,466.70	
Loan Interest Charge		-396.65	
Other Activity	1,027.73		
Totals	3,642.33	-2,863.35	778.98
Ending Margin Balance			-39,017.00
Ending Cash Balance			1,282.03

DAILY ACCOUNT ACTIVITY

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Margin Balance
11/28/98		**BEGINNING BALANCE**				106.40	-38,620.35
12/17/98	Dividend	**PUTNAM NEW OPPORTUNITIES FUND-CL A LONG CAP GN ON 120.296 AT $ 1.875 PER SHARE			225.56		-38,394.79
12/17/98	Dividend	**PUTNAM GROWTH & INCOME FUND II-CL A LONG CAP GN ON 881.867 AT $ 1.003 PER SHARE			884.51		-37,510.28

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Statement For: December 1998

Period Covered: November 28 - December 31, 1998

Account Number: 823-04432-1-3 Branch: 8235
Joint Tenants with Right of Survivorship

DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Margin Balance
12/17/98	Dividend	**PUTNAM GROWTH & INCOME FUND II-CL A SHORT CAP GN ON 881.867 AT $ .132 PER SHARE			116.41		-37,393.87
12/17/98	Dividend	**PUTNAM GROWTH & INCOME FUND II-CL A CASH DIV ON 881.867 AT $ .06 PER SHARE			52.91		-37,340.96
12/17/98	Purchase	REINVESTMENT INTO **PUTNAM NEW OPPORTUNITIES FUND-CL A FROM LONG TERM CAP GAIN AT $52.48 PER SHARE	4.298		225.56		-37,566.52
12/17/98	Purchase	REINVESTMENT INTO **PUTNAM GROWTH & INCOME FUND II-CL A FROM LONG TERM CAP GAIN AT $13.44 PER SHARE	65.812		884.51		-38,451.03
12/17/98	Purchase	REINVESTMENT INTO **PUTNAM GROWTH & INCOME FUND II-CL A FROM SHORT TERM CAP GAIN AT $13.44 PER SHARE	8.661		116.41		-38,567.44
12/17/98	Purchase	REINVESTMENT INTO **PUTNAM GROWTH & INCOME FUND II-CL A FROM DIVIDEND AT $13.44 PER SHARE	3.937		52.91		-38,620.35
12/21/98	Loan Interest Charge	INTEREST FROM 11/21 THRU 12/20 INTEREST RATE 9 % BALANCE 38,620 AVERAGE BALANCE 38,620			289.65		-38,910.00

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Statement For: December 1998

Period Covered: November 28 - December 31, 1998

Account Number: 823-04432-1-3 Branch: 8235
Joint Tenants with Right of Survivorship

DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Margin Balance
12/21/98	Dividend	**AIM AGGRESSIVE GROWTH FUND CL A LONG CAP GN ON 232.737 AT $ .392 PER SHARE			91.23		-38,818.77
12/21/98	Purchase	REINVESTMENT INTO **AIM AGGRESSIVE GROWTH FUND CL A FROM LONG TERM CAP GAIN AT $44.52 PER SHARE	2.049		91.23		-38,910.00
12/23/98	Dividend	**PUTNAM HIGH YIELD TRUST-CL A CASH DIV ON 922.035 AT $ .103 PER SHARE			94.97		-38,815.03
12/23/98	Purchase	REINVESTMENT INTO **PUTNAM HIGH YIELD TRUST-CL A FROM DIVIDEND AT $10.81 PER SHARE	8.785		94.97		-38,910.00
12/28/98	Dividend	**PUTNAM VOYAGER FUND INC-CL A LONG CAP GN ON 631.534 AT $ 1.562 PER SHARE			986.46		-37,923.54
12/28/98	Dividend	**PUTNAM VOYAGER FUND INC-CL A SHORT CAP GN ON 631.534 AT $ .023 PER SHARE			14.65		-37,908.89
12/28/98	Purchase	REINVESTMENT INTO **PUTNAM VOYAGER FUND INC-CL A FROM LONG TERM CAP GAIN AT $20.29 PER SHARE	48.618		986.46		-38,895.35
12/28/98	Purchase	REINVESTMENT INTO **PUTNAM VOYAGER FUND INC-CL A FROM SHORT TERM CAP GAIN AT $20.29 PER SHARE	.722		14.65		-38,910.00

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Statement For: December 1998

Period Covered: November 28 - December 31, 1998

Account Number: 823-04432-1-3 Branch: 8235
Joint Tenants with Right of Survivorship

DAILY ACCOUNT ACTIVITY (continued)

Date	Activity	Description	Quantity	Rate/ Price	Amount	Cash Balance	Margin Balance
12/31/98	Other	UIT FIRST TRUST SERIES #227- SER 227 GLOBAL TARGET 15 TR JAN 1998 SER CASH DATED DATE 01/02/98 AT $1.07503 PER UNIT	956		1,027.73	1,134.13	
12/31/98	Dividend	UIT FIRST TRUST SERIES #227- SER 227 GLOBAL TARGET 15 TR JAN 1998 SER CASH DATED DATE 01/02/98	956		147.64	1,281.77	
12/31/98	Interest	INTEREST ON CREDIT BALANCE ON AVERAGE BALANCE OF $106.38 AT 2.250% FROM 11-21-98 TO 12-30-98			.26	1,282.03	
12/31/98	Loan Interest Charge	INTEREST FROM 12/21 THRU 12/31 INTEREST RATE 9 % BALANCE 38,910 AVERAGE BALANCE 38,910			107.00		-39,017.00
12/31/98		**ENDING BALANCE**				1,282.03	-39,017.00

TRADES SETTLING AFTER 12/31/98 WILL APPEAR ON YOUR NEXT STATEMENT.

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Statement For: December 1998
Period Covered: November 28 - December 31, 1998

Account Number: 823-04432-1-3 Branch: 8235
Joint Tenants with Right of Survivorship

DETAIL OF PORTFOLIO

SECURITIES HELD IN YOUR ACCOUNT AT EDWARD JONES

Note: Prices shown are supplied by an outside pricing service, and are provided as a general guide to current value. Some prices will not be readily available. Current values shown for many fixed income investments are often estimates based on coupon rate and credit rating, and may differ from actual transaction prices. Values indicated do not include accrued interest or dividends, nor do they reflect applicable charges and fees for some investments such as early redemption/surrender charges, prepayment penalties, etc. incurred upon liquidation. Edward Jones cannot guarantee the accuracy of such values. If an exact price is needed, contact your investment representative.

Cost basis and unrealized gain/(loss) is provided for informational purposes and should not be used for tax preparation without the assistance of your tax advisor. To understand the overall performance of your portfolio, please contact your investment representative.

CASH AND MONEY MARKET

Description	Shares	Price	Current Value
Total Cash Balance 1.50% of portfolio			1,282.03
Total Margin Balance 0.00% of portfolio			-39,017.00

Note: The outstanding amount of your loan is not included in the calculation of "% of Portfolio".

Cost basis for mutual funds includes reinvestments of dividends and capital gains.

MUTUAL FUNDS

Description of Security	Shares	Current Price	Current Value	Cost Basis	Unrealized Gain or (Loss)	Estimated Dividend Yield	Estimated Annual Income
**AIM AGGRESSIVE GROWTH FUND CL A	234.786	48.09	11,290.86	Not Available		N/A	Not Avail. MARGIN
**PUTNAM GEORGE FUND OF BOSTON CL A	708.681	18.04	12,784.61	12,251.62	532.99	3.320%	425 MARGIN
**PUTNAM GROWTH & INCOME FUND II-CL A	960.277	13.96	13,405.47	12,412.32	993.15	1.710%	230 MARGIN
**PUTNAM HIGH YIELD TRUST-CL A	930.82	10.82	10,071.47	12,078.33	(2,006.86)	11.420%	1,150 MARGIN
**PUTNAM INTERNATIONAL NEW OPPORTUNITIES FUND-CL A	435.418	12.91	5,621.25	5,441.15	180.10	.060%	3 MARGIN

3723

Statement For: December 1998

Period Covered: November 28 - December 31, 1998

Account Number. 823-04432-1-3 Branch. 8235
Joint Tenants with Right of Survivorship

DETAIL OF PORTFOLIO (continued)

Cost basis for mutual funds includes reinvestments of dividends and capital gains.

MUTUAL FUNDS

Description of Security	Shares	Current Price	Current Value	Cost Basis	Unrealized Gain or (Loss)	Estimated Dividend Yield	Estimated Annual Income	
**PUTNAM NEW OPPORTUNITIES FUND-CL A	124.594	58.43	7,280.03	5,353.67	1,926.36	N/A	Not Avail.	MARGIN
**PUTNAM VOYAGER FUND INC-CL A	680.874	21.92	14,924.76	11,716.16	3,208.60	N/A	Not Avail.	MARGIN
Total Mutual Funds 88.00% of portfolio			75,378.45				1,808	

UNIT TRUSTS

Description of Security	Units	Estimated Price	Current Value	Cost Basis	Unrealized Gain or (Loss)	Estimated Annual Yield	Estimated Annual Income	
UIT FIRST TRUST SERIES #227- SER 227 GLOBAL TARGET 15 TR JAN 1998 SER CASH DATED DATE 01/02/98 DUE 01/29/1999	956	9.45	9,034.20	8,435.43	598.77	N/A	295	PAYS SEMI ANNUALLY
Total Unit Trusts 10.50% of portfolio			9,034.20				295	

Thank you for allowing Edward Jones to be of continued service to you. This is the end of your statement. Your previous statement from Edward Jones covered the period October 31 - November 27, 1998. If you have any questions concerning any matter, *especially errors or omissions*, contact NEIL A. ANDERSON at 208-785-3370 or 1-800-927-0837 immediately.

For other inquiries, contact our National Headquarters - *CUSTOMER RELATIONS DEPARTMENT* at 1-800-441-2357. Hours are Monday through Friday from 7:00 a.m. to 7:00 p.m. (CST).

PIPER JAFFRAY

STATEMENT of ACCOUNT

December 1998

KATHERINE SIMPSON
786 HOFF DRIVE
BLACKFOOT ID 83221

Account Number
870-663966-170
Taxpayer ID
On File

Investment Executive
JERRY HONG
506 SOUTH WOODRUFF AVE
IDAHO FALLS ID 83401-5298

Telephone Numbers
800-333-8794
208-522-3791

Nondeposit investment products are not insured by the FDIC, are not deposits or other obligations of or guaranteed by U.S. Bank National Association or its affiliates, and involve investment risks, including possible loss of the principal amount invested.

Get your investments ready for the new year, the coming tax season and the new millennium. Ask your Investment Executive for a FREE copy of our Prepare for the New Millennium special report.

KATHERINE SIMPSON
786 HOFF DRIVE
BLACKFOOT ID 83221-1553
193158 870170

Portfolio Assets Summary

	12/01/98	12/31/98
Cash Balance	.00	.00
Money Market Funds	.00	.00
Stocks	62,962.30	9,787.50
Mutual Funds	.00	.00
Fixed Income	.00	.00
Annuities	.00	.00
Portfolio Value*	**62,962.30**	**9,787.50**
Loan Balance	34,822.51-	1,693.04-
Portfolio Net Worth*	**28,139.79**	**8,094.46**

** Excludes unpriced securities*

Portfolio Income Summary

	12/01/98 to 12/31/98	Year to Date
Money Market Fund	1.95	1.95
Cash Dividends	42.00	1,174.84
Corporate Bond Interest	.00	.00
Government Bond Interest	.00	.00
Municipal Bond Interest	.00	.00
Capital Gains	.00	.00
Return of Capital/Principal	.00	.00
Total Cash Income	**43.95**	**1,176.79**
Reinvested Dividends	.00	.00
Reinvested Capital Gains	.00	.00
Reinvested Return of Capital	.00	.00
Total Portfolio Income	**43.95**	**1,176.79**
Loan Interest Charges	176.37-	3,076.12-

3725

435952 80181 4510431 0003 0005
2 193158

December 1998	KATHERINE SIMPSON	Account Number	Investment Executive	Telephone Numbers
		870-663966-170	JERRY HONG	208-522-3791

Your Portfolio

Your Holdings	Symbol	Quantity	Date Acquired	Purchase Price	Purchase Cost	Market Price	Market Value	Gain or Loss	% of Holdings	Est. Current Yield %	Est. Annual Income
Stocks											
BOEING COMPANY	BA	300	02/13/98	Please Provide		32.625	9,787.50	NA	100.0	1.72	168.00
	Stocks Sub-Total						**9,787.50**		**100.0**		**168.00**
	Portfolio Total						**9,787.50**		**100.0**		**168.00**

* Totals exclude securities without purchase cost and/or market price.

Purchase information presented in this section is gathered from sources deemed to be reliable. However, Piper Jaffray Inc. does not attest to its accuracy and is not responsible for errors and/or omissions

Recap of Account and Money Market Fund Activity

Date	Activity	Description	Quantity	Price	Amount	Money Market Balance
	OPENING BALANCE	LOAN BALANCE TYPE 2			34,822.51-	
12/04/98	CASH DIVIDEND	BOEING COMPANY	300		42.00	
12/07/98	CHECK ISSUED	CHECK 1817892			3,000.00-	
12/07/98	SOLD	MICRON TECHNOLOGY INC	400	43 1/16	16,985.21	
12/07/98	SOLD	ORACLE CORPORATION MM UNSOLICITED	1,000	36.6875	36,276.68	
12/08/98	PURCHASED	FIRST AMERN PRIME OBLIGS FD A	15,481.380	1.00	15,481.38-	15,481.38
12/09/98	CHECK ISSUED	CHECK 1817923			17,000 00-	
12/10/98	MONEY MRKT DIVIDEND	FIRST AMERN PRIME OBLIGS FD A CORRECT 12/10/98 CLOSEOUT DIV			1.95	
12/10/98	SOLD	FIRST AMERN PRIME OBLIGS FD A	15,481.380	1.00	15,481.38	00
12/16/98	LOAN INTEREST	11/23-12/15/98 RATE 8.500% AVERAGE BALANCE 24730.75 ENDING BALANCE 1516.67			134.30-	
12/16/98	LOAN INTEREST	11/16-11/22/98 RATE 8.750% AVERAGE BALANCE 24730.75 ENDING BALANCE 1516.67			42.07-	

3726

December 1998	KATHERINE SIMPSON	Account Number	Investment Executive	Telephone Numbers
		870-663966-170	JERRY HONG	208-522-3791

Recap of Account and Money Market Fund Activity (Continued)

Date	Activity	Description	Quantity	Price	Amount	Money Market Balance
12/31/98	CLOSING BALANCE	LOAN BALANCE TYPE 2			1,693.04-	

As reflected by the loan balance amount, your account has a loan balance on which interest will be charged until the loan is paid.

Realized Gain/Loss

Information presented in this section is gathered from sources deemed to be reliable. However, Piper Jaffray Inc. does not attest to its accuracy and is not responsible for errors and/or omissions.

Opening Date	Closing Date	Quantity	Security Description	Opening Price	Opening Cost	Closing Price	Closing Value	Realized Gain/Loss
06/20/95	08/18/98	1	FORD MOTOR CO	SPN	20	48 1/16	47	+27
02/13/98	12/02/98	400	MICRON TECHNOLOGY INC	3.20	1,280	43 1/16	16,985	+15,705
02/13/98	12/02/98	1,000	ORACLE CORPORATION MM	2.787	2,787	36.6875	36,276	+33,489
			Total Realized Gain					**+49,221**
			Total Realized Loss					**0**
			Net Realized Gain/Loss		**4,087**		**53,308**	**+49,221**

Items listed below contain incomplete data for calculating gain/loss.

Opening Date	Closing Date	Quantity	Security Description	Opening Price	Opening Cost	Closing Price	Closing Value	Realized Gain/Loss
02/13/98	02/24/98	34	A T & T CORP MM	REC	NA	62 5/8	2,074	NA
02/13/98	08/18/98	400	ALBERTSONS INC	REC	NA	48 3/8	19,069	NA
02/13/98	09/02/98	43	ASSOCS FIRST CAPITAL CORP CL A	SPN	NA	60 7/8	2,555	NA
02/13/98	02/24/98	34	AUTOLIV INC	REC	NA	29 7/8	971	NA
02/13/98	09/01/98	100	BOEING COMPANY	REC	NA	33 1/8	3,242	NA
02/13/98	02/24/98	33	CARR-GOTTSTEIN FOODS CO	REC	NA	5 3/8	132	NA
02/13/98	08/18/98	133	CHRYSLER CORPORATION	REC	NA	57 5/8	7,526	NA

December 1998	KATHERINE SIMPSON	Account Number	Investment Executive	Telephone Numbers
		870-663966-170	JERRY HONG	208-522-3791

Realized Gain/Loss (Continued)

Items listed below contain incomplete data for calculating gain/loss.

Opening Date	Closing Date	Quantity	Security Description	Opening Price	Opening Cost	Closing Price	Closing Value	Realized Gain/Loss
02/13/98	08/18/98	133	COOPER TIRE AND RUBBER CO	REC	NA	17 3/4	2,288	NA
02/13/98	03/03/98	8	EASTMAN CHEM CO	REC	NA	66.000	477	NA
02/13/98	02/26/98	33	EASTMAN KODAK CO	REC	NA	63 15/16	2,060	NA
02/13/98	08/18/98	212	EL PASO ENERGY CORP	0.000	NA	31 5/8	6,567	NA
02/13/98	09/02/98	150	FIRST SECURITY CORPORATION MM	NA	NA	17 875	2,601	NA
02/13/98	08/18/98	166	FORD MOTOR CO	SPN	NA	48 1/16	7,828	NA
02/13/98	02/24/98	40	KEYCORP NEW	REC	NA	68 3/8	2,671	NA
02/13/98	08/31/98	200	LONGVIEW FIBRE CO	REC	NA	9 7/8	1,907	NA
02/13/98	08/31/98	200	LOUISIANA PACIFIC CORP	REC	NA	19 3/4	3,857	NA
02/13/98	02/24/98	10	LUCENT TECHNOLOGIES MM	REC	NA	109 3/8	1,049	NA
02/13/98	02/24/98	100	MGI PROPERTIES	REC	NA	23 7/8	2,328	NA
02/13/98	08/18/98	100	MICRON TECHNOLOGY INC	REC	NA	35 11/16	3,495	NA
02/13/98	09/02/98	100	MORTON INTL INC IND NEW	REC	NA	23 1/4	2,266	NA
02/13/98	08/18/98	250	NALCO CHEMICAL CO	REC	NA	32 1/8	7,869	NA
02/13/98	03/03/98	13	NEWPORT NEWS SHIPBUILDING INC	REC	NA	27 13/16	334	NA
02/13/98	02/24/98	50	OGDEN CORP	REC	NA	28.000	1,355	NA
02/13/98	08/18/98	125	ORACLE CORPORATION MM	REC	NA	23.875	2,901	NA
02/13/98	02/24/98	400	PEPSICO INC MM	REC	NA	35 5/16	13,903	NA
02/13/98	02/24/98	66	PHILIPS ELECTRS N V NY SHS	REC	NA	78 1/4	5,074	NA
02/13/98	02/24/98	67	TENNECO INC NEW	REC	NA	41 3/16	2,696	NA
02/13/98	08/18/98	150	THERMO ELECTRON CORP	REC	NA	20 1/8	2,933	NA
02/13/98	03/03/98	13	THIOKOL CORP DEL	REC	NA	96 5/16	1,214	NA

3728

December 1998	KATHERINE SIMPSON	Account Number	Investment Executive	Telephone Numbers
		870-663966-170	JERRY HONG	208-522-3791

Realized Gain/Loss (Continued)

Items listed below contain incomplete data for calculating gain/loss.

Opening Date	Closing Date	Quantity	Security Description	Opening Price	Opening Cost	Closing Price	Closing Value	Realized Gain/Loss
02/13/98	03/03/98	40	TRICON GLOBAL RESTAURANTS INC	REC	NA	28 15/16	1,119	NA
02/13/98	02/24/98	66	U S WEST INC COMM GROUP MM	REC	NA	51 9/16	3,332	NA
02/13/98	02/24/98	67	U S WEST INC MEDIA GROUP MM	REC	NA	29 15/16	1,953	NA
02/13/98	03/03/98	31	VIACOM INC CL B	REC	NA	48.000	1,448	NA

NASD Public Disclosure Program
Piper Jaffray Investment Executives strive to deliver the highest levels of customer satisfaction in the industry. Now, you can learn more about the integrity and professionalism of your Investment Executive by calling the National Association of Securities Dealers (NASD) at 1-800-289-9999. Or, visit the NASD regulation web site (http://www investor NASD com). An investor brochure is also available describing the NASD Public Disclosure Program.

SCHEDULE IV — TRANSACTIONS

Name Michael K Simpson | Page ___ of ___

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
SP	Piper Jaffray (See attached)		X					X							

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SCHEDULE D (Form 1040)

Department of the Treasury Internal Revenue Service (99)

Capital Gains and Losses

► Attach to Form 1040. ► See instructions for Schedule D (Form 1040).
► Use Schedule D-1 for more space to list transactions for lines 1 and 8.

OMB No. 1545-0074

1998

Attachment Sequence No. **12**

Name(s) shown on Form 1040: MICHAEL AND KATHERINE SIMPSON

Your social security number: 519-62-8652

Part I Short-Term Capital Gains and Losses--Assets Held One Year or Less

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)	(g) 28% RATE GAIN or (LOSS) *(see instr. below)
1						
AUTOLIV INC	04-29-1997	02-24-1998	971	1190	-219	
EASTMAN CHEM CO	02-13-1998	03-03-1998	477	477		
FIRST SEC CORPS	01-28-1998	09-02-1998	2601	3460	-859	
TRICON GLO RES	09-15-1997	03-03-1998	1119	1200	-81	
2 Enter your short-term totals, if any, from Schedule D-1, line 2		2				
3 **Total short-term sales price amounts.** Add column (d) of lines 1 and 2		3	5168			
4 Short-term gain from Form 6252, and short-term gain or (loss) from Forms 4684, 6781, and 8824					4	
5 Net short-term gain (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your 1997 Capital Loss Carryover Worksheet					6	
7 **Net short-term capital gain or (loss).** Combine lines 1 through 6 in column (f) ►					7	-1159

Part II Long-Term Capital Gains and Losses--Assets Held More Than One Year

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)	(g) 28% RATE GAIN or (LOSS) *(see instr. below)
8						
NATIONAL GYPSUM	02-10-1996	01-16-1998	6		6	
AT&T CORP	07-19-1995	02-24-1998	2074	3722	-1648	
ALBERTSONS INC	11-21-1988	08-18-1998	19069	3348	15721	
ASSOC FIRST CAP CO	06-20-1995	04-08-1998	65		65	
9 Enter your long-term totals, if any, from Schedule D-1, line 9		9	148109		57194	
10 **Total long-term sales price amounts.** Add column (d) of lines 8 and 9		10	169323			
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain (loss) from Forms 4684, 6781, and 8824					11	
12 Net long-term gain (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					12	
13 Capital gain distributions. See pages D-2					13	2686
14 Long-term capital loss carryover. Enter in both columns (f) and (g) the amount, if any, from line 13 of your 1997 Capital Loss Carryover Worksheet					14	
15 Combine lines 8 through 14 in column (g)					15	
16 **Net long-term capital gain or (loss).** Combine lines 8 through 14 in column (f) ►					16	74024

Next: Go to Part III on page 2.

* **28% Rate Gain or Loss** includes all "collectibles gains and losses" (as defined on page D-6) and up to 50% of the eligible gain on qualified small business stock (see page D-5)

For Paperwork Reduction Act Notice, see Form 1040 instructions.

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Schedule D-1 (Form 1040) 1998 — Attachment Sequence No. 12A — Page 2

Name(s) shown on Form 1040. Do not enter name and social security number if shown on page 1: MICHAEL AND KATHERINE SIMPSON

Your social security number: 519-62-8652

Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)	(g) 28% RATE GAIN or (LOSS) (See instr. below)
ASSOC FIRST CAP CO	06-20-1995	09-02-1998	2555	878	1677	
BOEING CO	03-03-1990	09-01-1998	3242	2637	605	
CARR-GOTTSTEIN FOO	12-17-1993	02-24-1998	132	375	-243	
CHRYSLER CORP	08-23-1989	08-18-1998	7526	3308	4218	
COOPER TIRE & CO	08-23-1989	08-18-1998	2288	4605	-2317	
EASTMAN CHEM CO	08-23-1989	02-26-1998	2060	1320	740	
EL PASO ENERGY COR	05-11-1994	08-18-1998	6567	3574	2993	
FORD MOTOR CO	08-23-1989	08-18-1998	47	20	27	
FORD MOTOR CO	06-20-1995	08-18-1998	7828	5063	2765	
KEY CORP NEW	12-16-1993	02-24-1998	2671	600	2071	
LONGVIEW FIBRE CO	11-14-1989	08-31-1998	1907	2790	-883	
LOUISIANA PAC COR	08-23-1989	08-31-1998	3857	7975	-4118	
LUCENT TECHNOLOGIE	07-19-1995	02-24-1998	1049	237	812	
MGI PROPERTIES	09-23-1989	02-24-1998	2328	1475	853	
MICRON TECH INC	01-18-1989	08-18-1998	3495	320	3175	
MICRON TECH INC	01-18-1989	12-02-1998	16985	1280	15705	
MORTON INTL INC NE	08-23-1989	09-02-1998	2266	2266		
NALCO CHEM CO	08-23-1989	08-18-1998	7869	11031	-3162	
NEWPORT NEWS SHIP	08-23-1989	03-03-1998	334	190	144	
OGDEN CORP	08-23-1989	02-24-1998	1355	1606	-251	
ORACLE CORP	05-03-1990	08-18-1998	2901	219	2682	
ORACLE CORP	05-25-1990	12-02-1998	36276	2787	33489	
PEPSICO INC	08-23-1989	02-24-1998	13903	23850	-9947	
PHILLIPS ELECT NY	08-23-1989	02-24-1998	5074	1246	3828	
TENNECO INC NEW	08-23-1989	02-24-1998	2696	4011	-1315	
9 Totals. Combine columns (d), (f), and (g). Enter here and on Schedule D, line 9 ▶ 9			137211		53548	

* 28% Rate Gain or Loss includes all gains and losses in Part II, column (f) from sales, exchanges, or conversions of assets held more than 1 year but not more than 18 months

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Schedule D-1 (Form 1040) 1998 — Attachment Sequence No. 12A — Page 2

Name(s) shown on Form 1040. Do not enter name and social security number if shown on page 1: MICHAEL AND KATHERINE SIMPSON

Your social security number: 519-62-8652

Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)	(g) 28% RATE GAIN or (LOSS) *(see instr. below)
8						
THERMO ELECTR COR	12-20-1993	08-18-1998	2933	2725	208	
THIOKOL CORP DEL	08-23-1989	03-03-1998	1214	180	1034	
US WEST INC COMM	03-15-1994	02-24-1998	3332	1600	1732	
USWEST INC MEDIA	03-15-1994	02-24-1998	1953	1631	322	
VIACOMINC CIB	08-12-1994	03-03-1998	1465	1116	350	
9 Totals. Combine columns (d), (f), and (g). Enter here and on Schedule D, line 9 ▶ 9			10898		3646	

* 28% Rate Gain or Loss includes all gains and losses in Part II, column (f) from sales, exchanges, or conversions of assets held more than 1 year but not more than 18 months.

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Name Micahel K Simpson | Page ___ of ___

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	MENA America, Wilmington, Delaware	Credit Card		X								
SP	Travelers Bank, Newark, Delware	Credit Card		X								
SP	Westmark Credit Union	Signature Loan	X									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

Name Micahel K Simpson | Page ___ of ___

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days

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Name Micahel K Simpson	Page of ___

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Vice President	Simpson Dental Office, Inc.
State Representative	State of Idaho, District 31

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

SCHEDULE IV — TRANSACTIONS

Name Michael K Simpson | Page _ of _

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
SP	Piper Jaffray (See attached)		X					X							

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SCHEDULE D (Form 1040)

Department of the Treasury Internal Revenue Service (99)

Capital Gains and Losses

▶ Attach to Form 1040. ▶ See instructions for Schedule D (Form 1040).
▶ Use Schedule D-1 for more space to list transactions for lines 1 and 8.

OMB No. 1545-0074

1998

Attachment Sequence No. 12

Name(s) shown on Form 1040: MICHAEL AND KATHERINE SIMPSON

Your social security number: 519-62-8652

Part I Short-Term Capital Gains and Losses—Assets Held One Year or Less

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)
1					
AUTOLIV INC	04-29-1997	02-24-1998	971	1190	-219
EASTMAN CHEM CO	02-13-1998	03-03-1998	477	477	
FIRST SEC CORPS	01-28-1998	09-02-1998	2601	3460	-859
TRICON GLO RES	09-15-1997	03-03-1998	1119	1200	-81

2	Enter your short-term totals, if any, from Schedule D-1, line 2	2	
3	Total short-term sales price amounts. Add column (d) of lines 1 and 2	3	5168
4	Short-term gain from Form 6252, and short-term gain or (loss) from Forms 4684, 6781, and 8824	4	
5	Net short-term gain (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	5	
6	Short-term capital loss carryover. Enter the amount, if any, from line 8 of your 1997 Capital Loss Carryover Worksheet	6	
7	Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f) ▶	7	-1159

Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)	(g) 28% RATE GAIN or (LOSS) *(see instr. below)
8						
NATIONAL GYPSUM	02-10-1996	01-16-1998	6		6	
AT&T CORP	07-19-1995	02-24-1998	2074	3722	-1648	
ALBERTSONS INC	11-21-1988	08-18-1998	19069	3348	15721	
ASSOC FIRST CAP CO	06-20-1995	04-08-1998	65		65	

9	Enter your long-term totals, if any, from Schedule D-1, line 9	9	148109	57194
10	Total long-term sales price amounts. Add column (d) of lines 8 and 9	10	169323	
11	Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain (loss) from Forms 4684, 6781, and 8824	11		
12	Net long-term gain (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	12		
13	Capital gain distributions. See pages D-2	13	2686	
14	Long-term capital loss carryover. Enter in both columns (f) and (g) the amount, if any, from line 13 of your 1997 Capital Loss Carryover Worksheet	14		
15	Combine lines 8 through 14 in column (g)	15		
16	Net long-term capital gain or (loss). Combine lines 8 through 14 in column (f) ▶	16	74024	

Next: Go to Part III on page 2.

* 28% Rate Gain or Loss includes all "collectibles gains and losses" (as defined on page D-6) and up to 50% of the eligible gain on qualified small business stock (see page D-8)

For Paperwork Reduction Act Notice, see Form 1040 instructions.

Schedule D (Form 1040) 1998

JVA Copyright Forms (Software Only) - 1998 Laser Systems, Keyesville, UT 84037 L1218J

Schedule D-1 (Form 1040) 1998 — Attachment Sequence No. 12A — Page 2

Name(s) shown on Form 1040. Do not enter name and social security number if shown on page 1.
MICHAEL AND KATHERINE SIMPSON

Your social security number
519-62-8652

Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year

(a) Description of property (Example: 100 sh XYZ Co)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)	(g) 28% RATE GAIN or (LOSS)* (see instr. below)
ASSOC FIRST CAP CO	06-20-1995	09-02-1998	2555	878	1677	
BOEING CO	03-03-1990	09-01-1998	3242	2637	605	
CARR-GOTTSTEIN FOO	12-17-1993	02-24-1998	132	375	-243	
CHRYSLER CORP	08-23-1989	08-18-1998	7526	3308	4218	
COOPER TIRE & CO	08-23-1989	08-18-1998	2288	4605	-2317	
EASTMAN CHEM CO	08-23-1989	02-26-1998	2060	1320	740	
EL PASO ENERGY COR	05-11-1994	08-18-1998	6567	3574	2993	
FORD MOTOR CO	08-23-1989	08-18-1998	47	20	27	
FORD MOTOR CO	06-20-1995	08-18-1998	7828	5063	2765	
KEY CORP NEW	12-16-1993	02-24-1998	2671	600	2071	
LONGVIEW FIBRE CO	11-14-1989	08-31-1998	1907	2790	-883	
LOUISIANA PAC COR	08-23-1989	08-31-1998	3857	7975	-4118	
LUCENT TECHNOLOGIE	07-19-1995	02-24-1998	1049	237	812	
MGI PROPERTIES	08-23-1989	02-24-1998	2328	1475	853	
MICRON TECH INC	01-18-1989	08-18-1998	3495	320	3175	
MICRON TECH INC	01-18-1989	12-02-1998	16985	1280	15705	
MORTON INTL INC NE	08-23-1989	09-02-1998	2266	2266		
NALCO CHEM CO	08-23-1989	08-18-1998	7869	11031	-3162	
NEWPORT NEWS SHIP	08-23-1989	03-03-1998	334	190	144	
OGDEN CORP	08-23-1989	02-24-1998	1355	1606	-251	
ORACLE CORP	05-03-1990	08-18-1998	2901	219	2682	
ORACLE CORP	05-25-1990	12-02-1998	36276	2787	33489	
PEPSICO INC	08-23-1989	02-24-1998	13903	23850	-9947	
PHILLIPS ELECT NY	08-23-1989	02-24-1998	5074	1246	3828	
TENNECO INC NEW	08-23-1989	02-24-1998	2696	4011	-1315	
9 Totals. Combine columns (d), (f), and (g). Enter here and on Schedule D, line 9 . . . . . ▶ 9			137211		53548	

* 28% Rate Gain or Loss includes all gains and losses in Part II, column (f) from sales, exchanges, or conversions of assets held more than 1 year but not more than 18 months.

JVA Copyright Forms (Software Only) - 1998 Laser Systems, Kaysville, UT 84037 L1203J

Schedule D-1 (Form 1040) 1998 — Attachment Sequence No. 12A — Page 2

Name(s) shown on Form 1040. Do not enter name and social security number if shown on page 1: MICHAEL AND KATHERINE SIMPSON

Your social security number: 519-62-8652

Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6)	(e) Cost or other basis (see page D-6)	(f) GAIN or (LOSS) Subtract (e) from (d)	(g) 28% RATE GAIN or (LOSS) *(see instr. below)
THERMO ELECTR COR	12-20-1993	08-18-1998	2933	2725	208	
THIOKOL CORP DEL	08-23-1989	03-03-1998	1214	180	1034	
US WEST INC COMM	03-15-1994	02-24-1998	3332	1600	1732	
USWEST INC MEDIA	03-15-1994	02-24-1998	1953	1631	322	
VIACOMINC CIB	08-12-1994	03-03-1998	1466	1116	350	
9 Totals. Combine columns (d), (f), and (g). Enter here and on Schedule D, line 9 ▶ 9			10898		3646	

* 28% Rate Gain or Loss includes all gains and losses in Part II, column (f) from sales, exchanges, or conversions of assets held more than 1 year but not more than 18 months.

JVA Copyright Forms (Software Only) - 1998 Laser Systems, Keyesville, UT 84037 L12033

Name Micahel K Simpson | Page ___ of ___

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	MENA America, Wilmington, Delaware	Credit Card		X								
SP	Travelers Bank, Newark, Delware	Credit Card		X								
SP	Westmark Credit Union	Signature Loan	X									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example. Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

Name Micahel K Simpson | Page of

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days

This page may be copied if more space is required.

Name Micahel K Simpson	Page ___ of ___

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Vice President	Simpson Dental Office, Inc.
State Representative	State of Idaho, District 31

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

Norman Sisisky
(Full Name)

Post Office Box 1850
(Mailing Address)

Daytime Telephone

Petersburg, Virginia 23805-1850 (202)225-6365

OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
FINANCIAL DISCLOSURE
RECEIVED
(Office Use Only)

Filer Status	[X] Member of the U.S. House of Representatives	State: Virginia District 4	[ ] Officer or Employee — Employing Office
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** — Yes [ ] No [X]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.** — Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** — Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.** — Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** — Yes [ ] No [X]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** — Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** — Yes [ ] No [X]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** — Yes [X] No [ ]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** — Yes [X] No [ ]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? — Yes [ ] No [X]

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? — Yes [ ] No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Norman Sisisky

DATE (Month/Day/Year) May 26, 1999

3744

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year
If you use a valuation method other than fair market value, please specify the method used
If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year

	Block A		A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify. For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E P, S, E
SP		SP					X								X																		
DC	*Examples*				Indefinite																Royalties				X					X			P
JT								X									X									X							
	See attached continuation sheets.																																

For additional assets and unearned income, use next page.

3745

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	BLOCK E Transaction P, S, E
	Each Asset Listed on Schedule III Continuation Sheets is common stock unless otherwise indicated.																															
	Municipal FD For Temp Invt Munifund Portfolio						X									X										X						
	Arlington Cnty VA Bd 5% 6/1/2012-07						X									X										X						
	Blue Ridge Regl Jail Auth VA Bd 5.25% 12/1/2008-07						X									X										X						
	Purchased interest thereon	X														X					X											S
	Chesapeake VA Wtr & Swr Bd 4 85% 12/1/2005						X									X										X						
	Purchased interest thereon	X														X					X											S
	Fairfax Cnty VA Improv Rev Bd 5.6% 5/1/2003-1999						X									X										X						
	Newport News VA Wtr Ser A Bd 5.8% 6/1/2004-02						X									X										X						
	Norfolk VA Indl Dev Auth Rev Bd Hosp Daughters																															
	Charity Depaul 6.5% 12/1/2007-02						X									X										X						P
	Purchased interest thereon	X														X					X											P,S
	Norfolk VA Wtr Rev Bd 5.6% 11/1/2011-05						X									X										X						
	Portsmouth VA Bd 5% 8/1/2010-06						X									X										X						
	Purchased interest thereon	X														X					X											S
	Prince William Cnty VA Bd 5.5% 7/1/2005						X									X								X								
	Purchased interest thereon	X														X					X											S
	Puerto Rico Cmwlth Hwy & Transn Auth Hwy Rfdg Bd																															
	Ser V 6.375% 7/1/07-02						X									X										X						
	Richmond VA Rfdg Ser B Pub Impt Ut Bd																															
	6.25% 01/15/2018-01						X									X										X						
	Roanoke VA Rfdg & Pub Impt Ser A & B Bd																															
	6.4% 8/1/2012-01						X									X										X						
	Spotsylvania Cnty VA Wtr & Swr Sys Rev Bd																															
	5.125% 6/1/2011-01						X									X										X						
	Purchased interest thereon	X														X					X											S

This page may be copied if more space is required.

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	Suffolk VA Rfdg Pub Impt Bd 5% 12/1/2013-07						X									X									X						
	Purchased interest thereon	X														X					X										S
	University VA Univ Revs Rfdg Gen Bd Ser A 5.2% 6/1/2012						X									X									X						P
	Purchased interest thereon	X														X					X										P,S
	Upper Occoquan Sew Auth VA Regl Sew Rev Bd Ser A 6% 7/1/2005						X									X									X						
	Purchased interest thereon	X														X					X										S
	Virginia Bch VA Bd 6.9% 10/1/2001-1999						X									X									X						
	Virginia St Bd 5.9% 6/1/2005						X									X									X						
	Virginia St Hsg Dev Auth M/Fam Hsg Bd Ser H 6.3% 11/1/2015-05						X									X									X						
	Virginia St Transn Brd Transn Contract Rev Northern Dist PG-A Bd 6.25% 5/15/2012-04						X									X									X						
	Virginia St Univ VA Gen-Ser A 5.75% 5/1/2004						X									X									X						
	Purchased interest thereon			X																	X										P
	Abbott Labs								X					X											X						
																	X									X					S
	Coca-Cola Co								X					X											X						
																	X										X				S
	Fannie Mae							X						X											X						
	General Elec Co									X				X											X						P,S
																	X							X							
	Linkon Corp-Units represented by common shares plus warrants expiring 8/1/2000					X								X							X										
	Mobil Corp							X						X											X						

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME (specify in comments section)	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	BLOCK E Transaction P, S, E
	Schlumberger Ltd						X							X										X								
	United Dominion Rity TR Inc							X						X												X						
	Wachovia Corp							X						X											X							
	Municipal FD For Temp Invt Munifund Portfolio									X						X											X					
	Automatic Data Processing Inc										X			X												X						
																	X												X			P,S
	Autozone Inc										X			X							X											P
	Dell Computer Corp								X					X							X											P
	Disney Walt Co								X					X											X							
																	X												X			P,S
	Dollar Gen Corp									X				X											X							
																	X											X				P,S
	Gillette Co									X				X												X						
																	X												X			P,S
	Johnson & Johnson									X				X												X						
																	X											X				S
	Mattel Inc								X					X										X								P
	McDonalds Corp									X				X											X							
																	X												X			P,S
	Merck & Co Inc									X				X												X						
																	X												X			P,S
	Proctor & Gamble Co									X				X												X						
																	X									X						P,S
	State Str Corp									X				X										X								P

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME (specify in comments section)	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	BLOCK E Transaction P, S, E
	Walgreen Co								X					X											X							
																	X											X				P,S
	First Union Fiduciary Services–Cash						X														X											
	Chesapeake VA Hospital Auth Bd 7.5% 07/01/2008-98	X														X										X						S
																	X								X							
	JWP Inc (asset sold in a prior year)	X												Class Action Settlement						X			X									S
	Albertsons Inc	X												X									X									
																	X										X					S
	First Data Corp	X												X									X									
																	X											X				S
	Intel Corp	X												X									X									
																	X											X				S
	Lilly Eli & Corp	X												X											X							
																	X											X				S
	Pfizer Inc	X												X										X								
																	X											X				S
	Rentokil PLC Sponsored ADR	X												X												X						
																	X											X				S
	Cendant Corp	X															X											X				P,S
	Microsoft Corp	X															X											X				P,S
	Cognizant Corp	X																														
														X								X										S
	AT & T Corp			X										X								X										
	Benton Oil & Gas Co			X																	X											P,S

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	BLOCK E Transaction: P, S, E
	Chase Manhattan Corp					X																									P
	Crestar Financial Corp					X								X										X							
	Diamond Offshore Drilling Inc				X									X								X									P
	First Virginia Banks Inc				X																										P
	Lucent Techonolgies Inc			X										X								X									
	Media General Inc Cl A					X								X									X								
	NCR Corp		X																												
	Northern Trust Corp				X																										P
	Parkervision Inc					X																									P
	Toys R Us Inc				X																										P
	Transocean Offshore Inc				X																										P
	UTS EFT REIT Portfolio Ser 97M Mthly Pmt				X									X										X							P
	Southwestern Bell Tel Co PFD 6.875%				X									X										X							P
	Tenn Valley Auth PFD 6.75% Ser D				X																										P
	Smith Barney Money Funds Cash Portfolio Cl A							X						X												X					
	Federal Home Loan Mtg Corp Debs 7.25% 11/1/2006-99						X									X										X					
	Federal ARGIC Mtg Corp Medium Term Notes 5.926% 6/4/2008						X									X									X						P

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

NAME Norman Sisisky

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME (specify in Comp. Remarks)	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	BLOCK E Transaction P, S, E
	Upper Occoquan VA SWG Au Regl SWG Bd 5% 7/10/2005-06				X																											P
	Purchased interest thereon			X																												P
	Citigroup Inc	X															X						X									P,S,E
	Columbia/HCA Healthcare Corp	X												X								X										S
	EVI	X															X										X					S
	Ensco International Inc	X																														
																	X										X					S
	S&K Famous Brands Inc	X															X					X										S
	Starbucks Corp	X															X									X						P,S
	Stein Mart Inc	X															X										X					P,S
	Georgia Pacific Corp	X												X								X										S
	Georgia Pacific Corp Timber	X												X								X										S
	Archer-Daniels-Midland Co.					X								X									X									
	Ladd Furniture Inc			X																	X											
	Halliburton Co.			X										X								X										
	Highland Ins Group		X																		X											
	PepsiCo Inc.									X				X														X				
	First Union Corp						X							X											X							P
	Doughtie's Foods, Inc			X										X								X										

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

NAME Norman Sisisky

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME (Attach Tax Income Schedule)	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	BLOCK E Transaction P, S, E
	Anheuser Busch Cos. Inc.							X						X											X							
	Earthgrains Co.			X										X								X										
	First Union National Bank-Cash Accounts					X										X								X								
	Metropolitan Life Dividend Account			X												X						X										
	Metropolitan Life (Initial Policy Distribution)																			X			X									
	Congressional Federal Credit Union							X								X									X							
	State Bank of the Alleghenies (2)					X								X										X								
	The Berkeley Venture (4) Assets of the Berkeley Venture: Cash 7.328 acres of unimproved real estate, City of Petersburg, VA				X									Partnership Income						X						X						
	Lee Distributing Co Inc Employees' Pension Plan (7)						X														X											E
	Virginia Retirement System (8)			X														Pension		X				X								
	Patterson Land Corporation (5)			X										X									X									
	MFS Money Market Fund					X								X										X								
	Capital One Financial Corp						X							X									X									
	Whitehill LC 7.75 Deed of Trust Note payable in level monthly payments until 7/31/05 when the balance matures (1)								X							X	X							X			X					E
	Tricon Global Restuarants								X												X											

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income												BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME (INCLUDE Tax Exempt Income)	I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	P, S, E
	R P Industries Inc	X															X						X										E,S
	United Shields Corporation		X																		X												E
	Northern Trust Bank of Florida, N A, Rollover IRA (Not Self-Directed)									X					IRA Distribution					X								X				
													X			X	X				N/A IRA												E
	Improved Commercial Real Estate, 926 Church St, Blackstone VA (3)					X									Gross Net Rent					X				X								
																	Net Rent			X				X									

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME (Specify: Interest, Royalty, Dividend, Partnership, Business, Farm, Other)	BLOCK D Amount of Income: I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	BLOCK E Transaction (P, S, E)
	New Dominion LC (6)										X			Limited Liability Company						X									X			
	Assets of New Dominion LC:																															
	Automatic Data Processing Inc																															
	BankAmerica Corp																															
	Coca-Cola Co																															
	Crestar Financial Corp																															
	Dollar Thrifty Automotive Group Inc																															
	Ecolab Inc																															
	Heilig Meyers Co																															
	Hewlett Packard Co																															
	Humana Inc																															
	Leap Wireless Intl Inc																															
	Markel Corp																															
	Mattel Inc																															
	Media General Inc																															
	Mellon Bank Corp																															
	Mirage Resorts Inc																															
	Northern TR Corp																															
	One Valley Bankcorp Inc																															

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

NAME Norman Sisisky

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME	I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000	P, S, E
	Assets of New Dominion LC, continued:																															
	Polo Ralph Lauren Corp																															
	Royal Dutch Pete Co																															
	St John's Knits Inc																															
	Systems & Computer Tech Corp																															
	Tredegar Industries Inc																															
	United Healthcare Corp																															
	USX Marathon Grp																															
	Autozone Inc																															
	Dell Computer Corp																															
	Disney Walt Co																															
	Dollar General Corp																															
	General Electric Co																															
	Gillette Co																															
	Johnson & Johnson																															
	McDonalds Corp																															
	Merck & Co Inc																															
	Proctor & Gamble Co																															
	State Street Corp																															

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

NAME Norman Sisisky

Continuation Sheet (if needed)

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME (specify: interest income, royalty income, etc.)	I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	P, S, E
	Assets of New Dominion LC, continued:																														
	Walgreen Co																														
	Barrick Gold Company																														
	Berkshire Hathaway Inc CL A																														
	Caraustar Industries Inc																														
	Cincinnati Financial Corp																														
	Crown Central Pete Corp Cl B																														
	Exel Limited Ordinary Shares																														
	Federal Rlty Invt Tr SBI																														
	Investors Title Company																														
	Martin Marietta Materials Inc																														
	MGI Properties																														
	Plum Creek Timber Co LP																														
	Richfood Holdings Inc																														
	RLI Corporation																														
	Sotheby's Hldgs Inc CL A																														
	The St Joe Corp																														
	Synalloy Corp																														
	Washington Real Estate Inv Tr SBI																														

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

NAME Norman Sisisky

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME	I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $15,000	VI $5,001 - $50,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	P, S, E
	Assets of New Dominion LC, continued:																															
	Wilmington Trust Corp																															
	Cash - First Union Capital Management																															
	Cash - Scott & Stringfellow Inc																															
	Cash - First Union Checking																															
	Cash - Bank of the Commonwealth (CDs)																															
	Equitable Cos																															
	Evergreen Select Money Money Market Fund CL IS																															
	Federated Government Cash Series/FG																															
	First Federal Savings Bank																															
	Accounts Receivable - Members																															
	U.S. Treasury 7.75% Bond Due 11/30/99																															
	Benham Certified Metals - Gold																															
	Alliance Capital Partners LP																															
	Las Gaviotas Shopping Center, Va Beach, Va, Tenancy-in-Common Interest																															
	Gulfstream Parners, LP																															
	Taylor Capital Management, a ltd partnership																															
	Capital Sports Marketing LLC																															

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SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

NAME Norman Sisisky

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	OTHER TYPE OF INCOME	I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000,000	P, S, E
	Assets of New Dominion LC, continued:																															
	Plum Creek Timber Company LP																															
	Cash Value of Life Insurance																															
	Computer Equipment																															

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SCHEDULE IV — TRANSACTIONS

Name Norman Sisisky

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset		Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:*	Mega Corporation Common Stock	X			10-12-98		X								
	See attached continuation sheets.															
	Transactions listed in Schedule IV continuation sheets are in common stock unless otherwise indicated.															

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

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SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Chesapeake VA Wtr & Swr Bd Ser A 7% 12/1/2005	X			1/2/98				X						
	Virginia St Univ VA Gen-Ser A Bd 5.75% 5/01/2004	X			1/12/98				X						
	Purchased interest thereon:	X			1/12/98	X									
			X		5/1/98	X									
	Norfolk VA Indl Dev Auth Rev Bd Hosp Daughters Charity Depaul 6.5% 12/1/2007-02	X			1/15/98				X						
	Norfolk VA Indl Dev Auth Rev Bd Hosp Daughters Charity Depaul 6.5% 12/1/2007-02	X			1/20/98				X						
	University VA Univ Revs RFDG Gen Ser A 5.2% 6-1-12	X			1/30/98				X						
	Purchased interest thereon:	X			6/1/98	X									
			X		6/30/98	X									
	Merck & Co Inc	X			1/15/98			X							
	Cognizant Corp	X			1/21/98		X								
	Autozone Inc	X			2/10/98			X							
	Lilly Eli & Co	X			2/26/98				X						
	Lilly Eli & Co	X			2/27/98			X							
	Autozone Inc	X			3/4/98				X						
	Lilly Eli & Co	X			3/11/98				X						
	Lilly Eli & Co	X			3/31/98				X						
	Walgreen Co	X			3/31/98		X								
	Lilly Eli & Co	X			4/1/98				X						
	Cognizant Corp	X			4/3/98				X						
	Cendant Corp	X			4/3/98			X							
	State Str Corp	X			4/3/98			X							
	Cognizant Corp	X			4/6/98		X								

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SCHEDULE IV -- TRANSACTIONS

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	State Str Corp	X			4/6/98		X								
	Walgreen Co	X			4/7/98	X									
	State Street Corp	X			4/7/98		X								
	Merck & Co Inc	X			4/8/98		X								
	State Str Corp	X			4/8/98					X					
	Walgreen Co	X			4/8/98		X								
	Walgreen Co	X			4/9/98		X								
	Cognizant Corp	X			4/13/98		X								
	Gillette Co	X			4/22/98				X						
	Walgreen Co	X			4/22/98	X									
	General Elec Co	X			4/24/98				X						
	Proctor & Gamble Co	X			4/24/98					X					
	Walgreen Co	X			4/24/98	X									
	General Elec Co	X			4/27/98				X						
	General Elec Co	X			4/28/98			X							
	Proctor & Gamble Co	X			4/28/98			X							
	McDonalds Corp	X			5/13/98			X							
	McDonalds Corp	X			5/19/98			X							
	General Elec Co	X			5/21/98		X								
	General Elec Co	X			6/19/98				X						
	Proctor & Gamble Co	X			6/19/98			X							

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Proctor & Gamble Co	X			6/22/98		X								
	Mattel Inc	X			6/29/98				X						
	Mattel Inc	X			6/30/98				X						
	Mattel Inc	X			7/1/98			X							
	Mattel Inc	X			7/6/98			X							
	Mattel Inc	X			7/7/98		X								
	Merck & Co Inc	X			7/24/98			X							
	Gillette Co	X			7/28/98		X								
	McDonalds Corp	X			7/28/98			X							
	Merck & Co Inc	X			7/28/98		X								
	State Str Corp	X			7/28/98				X						
	State Str Corp	X			7/31/98		X								
	Gillette Co	X			8/3/98		X								
	State Str Corp	X			8/3/98		X								
	State Str Corp	X			8/5/98			X							
	McDonalds Corp	X			8/7/98		X								
	Mattel Inc	X			8/10/98	X									
	Gillette Co	X			8/17/98			X							
	Albertsons Inc	X			8/26/98			X							
	Albertsons Inc	X			8/27/98			X							
	Albertsons Inc	X			8/28/98				X						

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SP	*Example.* Mega Corporation Common Stock	X			10/12/98		X								
	Dollar Gen Corp	X			9/4/98			X							
	Proctor & Gamble Co	X			9/23/98				X						
	General Elec Co	X			9/24/98	X									
	Autozone Inc	X			9/29/98		X								
	Mattel Inc	X			9/30/98			X							
	McDonalds Corp	X			11/12/98			X							
	State Street Corp	X			11/12/98			X							
	State Street Corp	X			11/13/98			X							
	Dollar Gen Corp	X			11/18/98			X							
	Dollar Gen Corp	X			11/19/98		X								
	Dell Computer Corp	X			11/27/98				X						
	Dell Computer Corp	X			11/30/98			X							
	Disney Walt Co	X			12/8/98			X							
	Dollar Gen Corp	X			12/8/98		X								
	McDonalds Corp	X			12/8/98			X							
	Disney Walt Co	X			12/9/98		X								
	Dollar Gen Corp	X			12/9/98			X							
	McDonalds Corp	X			12/9/98		X								
	Dell Computer Corp	X			12/14/98		X								
	Gillette Co	X			12/15/98		X								
	Dell Computer Corp	X			12/15/98		X								

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SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example.* Mega Corporation Common Stock	X			10/12/98		X								
	Gillette Co	X			12/16/98		X								
	Automatic Data Processing Inc	X			12/16/98		X								
	Dell Computer Corp	X			12/16/98			X							
	McDonalds Corp		X		6/22/98				X						
	Chesapeake VA Hosp Auth Bd 7.5% 7/1/2008-98		X		7/1/98				X						
	Abbott Labs		X		10/16/98		X								
	Coca-Cola Co		X		11/16/98			X							
	Cendant Corp		X		1/21/98			X							
	Cendant Corp		X		2/4/98				X						
	Cendant Corp		X		2/5/98		X								
	Pfizer Inc		X		2/5/98				X						
	Pfizer Inc		X		2/6/98			X							
	Disney Walt Co		X		2/27/98				X						
	Dollar Gen Corp		X		2/27/98			X							
	Pfizer Inc		X		2/27/98			X							
	Dollar Gen Corp		X		3/3/98		X								
	Intel Corp		X		3/10/98						X				
	Disney Walt Co		X		3/26/98		X								
	Johnson & Johnson		X		3/26/98				X						
	McDonalds Corp		X		3/26/98				X						
	Gillette Co		X		3/26/98				X						

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		PURCHASE	SALE	EXCHANGE	(MO/DAY/YR)	B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP,DC,JT	Asset														
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Microsoft Corp		X		3/30/98					X					
	First Data Corp		X		4/9/98			X							
	First Data Corp		X		4/13/98			X							
	First Data Corp		X		4/21/98				X						
	Cendant Corp		X		4/21/98				X						
	Rentokil Initial PLC		X		4/21/98				X						
	Cognizant Corp		X		4/22/98		X								
	Cendant Corp		X		4/22/98		X								
	First Data Corp		X		4/22/98		X								
	Rentokil Initial PLC		X		4/23/98		X								
	Rentokil Initial PLC		X		4/24/98		X								
	Rentokil Initial PLC		X		4/29/98		X								
	Automatic Data Processing Inc		X		5/1/98				X						
	Cognizant Corp		X		5/13/98		X								
	Cognizant Corp		X		5/18/98		X								
	Cognizant Corp		X		5/19/98			X							
	Rentokil Initial PLC		X		5/19/98			X							
	Rentokil Initial PLC		X		5/20/98		X								
	Rentokil Initial PLC		X		5/21/98		X								
	Cognizant Corp		X		5/28/98			X							
	Cognizant Corp		X		5/29/98				X						

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Rentokil Initial PLC		X		6/1/98			X							
	Rentokil Initial PLC		X		6/2/98			X							
	Rentokil Initial PLC		X		6/3/98			X							
	Rentokil Initial PLC		X		6/4/98			X							
	Rentokil Initial PLC		X		6/5/98		X								
	Rentokil Initial PLC		X		6/8/98				X						
	Disney Walt Co		X		6/19/98		X								
	Disney Walt Co		X		6/22/98		X								
	Automatic Data Processing Inc		X		6/30/98			X							
	Automatic Data Processing Inc		X		7/6/98		X								
	Pfizer Inc		X		7/28/98					X					
	Walgreen Co		X		8/20/98			X							
	Lilly Eli & Co		X		8/26/98				X						
	Lilly Eli & Co		X		8/27/98				X						
	Walgreen Co		X		9/18/98		X								
	Lilly Eli & Co		X		9/23/98				X						
	Lilly Eli & Co		X		9/30/98			X							
	Albertsons Inc		X		10/23/98			X							
	Lilly Eli & Co		X		10/28/98			X							
	Johnson & Johnson		X		11/2/98		X								
	Johnson & Johnson		X		11/3/98		X								

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Lilly Eli & Co		X		11/3/98				X						
	Lilly Eli & Co		X		11/4/98		X								
	Walgreen Co		X		11/5/98			X							
	Automatic Data Processing Inc		X		11/9/98				X						
	Proctor & Gamble Co		X		11/9/98			X							
	Walgreen Co		X		11/12/98		X								
	Albertsons Inc		X		11/17/98			X							
	Albertsons Inc		X		11/18/98			X							
	Albertsons Inc		X		11/20/98			X							
	Albertsons Inc		X		11/23/98		X								
	Albertsons Inc		X		11/24/98		X								
	Albertsons Inc		X		11/25/98		X								
	Albertsons Inc		X		11/27/98		X								
	Walgreen Co		X		11/30/98			X							
	Walgreen Co		X		12/1/98			X							
	Walgreen Co		X		12/2/98			X							
	Walgreen Co		X		12/3/98			X							
	General Elec Co		X		12/7/98				X						
	Merck & Co		X		12/7/98			X							
	Proctor & Gamble Co		X		12/10/98			X							
	Dollar Gen Corp		X		12/28/98			X							

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Dollar Gen Corp		X		12/29/98		X								
	Benton Oil & Gas Co	X			2/10/98		X								
	Benton Oil & Gas Co	X			10/7/98		X								
	Chase Manhattan Corp	X			12/10/98			X							
	Citicorp Inc	X			9/10/98		X								
	Diamond Offshore Drilling Inc	X			12/7/98		X								
	First Union Corp	X			12/11/98			X							
	First Virginia Banks Inc	X			12/7/98		X								
	Imax Corporation CAD	X			7/17/98		X								
	Milestone Scientific Inc	X			4/8/98		X								
	Nextel Communications Inc	X			5/4/98		X								
	Northern Trust Corp	X			9/17/98		X								
	Parkervision Inc	X			9/10/98		X								
	Starbucks Inc	X			2/9/98		X								
	Stein Mart Inc	X			7/8/98		X								
	Stein Mart Inc	X			8/21/98		X								
	Toys R Us Inc	X			12/7/98		X								
	Transocean Offshore Inc	X			12/7/98		X								
	UTS EFT REIT Portfolio Ser 97M Mthly Pmt	X			Monthly	X									
	Southwestern Bell Tel Co PFD 6.875%	X			3/5/98		X								
	Tenn Valley Auth PFD 6.75% Ser D	X			6/2/98		X								

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Automatic Data Processing Inc		X		6/10/98			X							
	Benton Oil & Gas Co		X		11/19/98	X									
	Benton Oil & Gas Co		X		11/19/98	X									
	Citicorp Inc merged into Travelers Group Inc, the name of which was changed to Citigroup Inc			X	10/8/98		X								
	Citigroup Inc		X		10/9/98		X								
	Columbia/HCA Healthcare Corp		X		8/21/98		X								
	Ensco International Inc		X		6/10/98		X								
	EVI		X		6/10/98		X								
	First Data Corp		X		5/4/98			X							
	Georgia Pacific Corp		X		6/10/98		X								
	Georgia Pacific Corp Timber Group		X		6/10/98	X									
	Imax Corporation CAD		X		8/21/98		X								
	Lone Star Steakhouse Saloon		X		6/10/98	X									
	Merck & Co Inc		X		12/7/98					X					
	Milestone Scientific Inc		X		6/10/98	X									
	Nextel Communications Inc		X		8/21/98		X								
	S & K Famous Brands Inc		X		4/28/98		X								
	S & K Famous Brands Inc		X		4/30/98		X								
	Starbucks Corp		X		4/2/98		X								
	Stein Mart Inc		X		4/28/98				X						
	Whitehill LC 7.75% Deed of Trust Note, Principal collections			X	Monthly			X							

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	R P Industries Inc (Exchanged for cash and shares of United Shields Corp) (Nominal amount)		X	X	12/28/98										
	Lee Distributing Co, Inc Employee Pension Plan (Distribution to Northern Trust Bank of Florida, N A, Rollover IRA)			X	1/27/98										
	Federal ARIGIC Mtg Corp Medium Term Notes 5.926% 6/4/2008	X			6/10/98				X						
	Upper Occoquan VA SWG Au Reg I Bd 5% 7/10/2005-06	X			12/9/98		X								
	Purchased interest thereon	X			12/9/98	X									

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SCHEDULE IV -- TRANSACTIONS

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SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC: (6)														
	Boston Scientific Corp	X			1/13/98	X									
	Tricon Global Restauarants Inc	X			1/13/98		X								
	Systems & Computer Tech Corp	X			1/14/98	X									
	Mirage Resorts Inc	X			1/14/98	X									
	Nine West Grp Inc	X			1/27/98	X									
	Parkervision Inc	X			1/30/98	X									
	Healthsouth Corp	X			2/2/98	X									
	Tidewater Inc	X			2/2/98	X									
	Q Med Inc	X			2/6/98	X									
	Fore Systems Inc	X			2/12/98	X									
	Motorola Inc	X			3/5/98	X									
	Compaq Computer Corp	X			3/10/98	X									
	Mills Corp	X			3/11/98	X									
	Eastman Kodak Co	X			3/17/98	X									
	Yurie Systems Inc	X			3/26/98	X									
	Atlantic Richfield Co	X			3/30/98	X									
	Dollar Thrifty Automotive Grp Inc	X			3/31/98	X									
	Milestone Scientific Inc	X			4/7/98	X									
	Travelers Grp Inc	X			4/13/98	X									

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SP	*Example.* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Milestone Scientific Inc	X			4/14/98	X									
	Crescent Real Estate Equities TR	X			4/22/98	X									
	Countrywide Cr Inds Inc	X			4/30/98	X									
	Crestar Finl Corp	X			4/30/98	X									
	Carnival Corp Cl A	X			4/30/98	X									
	Times Mirror Co	X			4/30/98	X									
	Royal Grp Technologies Ltd	X			4/30/98	X									
	Callaway Golf Co	X			5/5/98	X									
	Dollar Thrifty Automotive Grp Inc	X			5/5/98	X									
	Nextel Communications Inc Cl A	X			5/7/98	X									
	Eastman Kodak Co	X			5/15/98	X									
	Broadcom Corp	X			6/1/98	X									
	Crestar Finl Corp	X			6/1/98	X									
	Royal Grp Technologies Ltd	X			6/1/98	X									
	Fleet Finl Grp Inc	X			6/1/98	X									
	Peoplesoft Inc	X			6/3/98	X									
	Lucent Technologies Inc	X			6/3/98	X									
	Callaway Golf Co	X			6/11/98	X									
	Caterpillar Inc	X			6/15/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Federal Farm CR Bks Cons Systemwide Bd 5.9% 6/16/2008	X			6/16/98			X							
	Mellon Bk Corp	X			6/17/98	X									
	Crestar Finl Corp	X			6/18/98	X									
	United Technologies Corp	X			6/25/98	X									
	Dayton Hudson Corp	X			6/26/98	X									
	Crestar Finl Corp	X			6/29/98	X									
	LSI Logic Corp	X			6/29/98	X									
	Dollar Thrifty Automotive Grp Inc	X			6/29/98	X									
	Republic Inds Inc	X			6/30/98	X									
	Tredegar Inds Inc	X			7/1/98	X									
	US West Inc	X			7/6/98	X									
	Travelers Grp Inc	X			7/9/98	X									
	Accustaff Inc	X			7/10/98	X									
	Bay Networks Inc	X			7/10/98	X									
	PaineWebber Grp Inc	X			7/13/98	X									
	Mattel Inc	X			7/13/98	X									
	Biogen	X			7/13/98	X									
	Ensco Intl Inc	X			7/13/98	X									
	American Home Products	X			7/15/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	K Mart Corp	X			7/20/98	X									
	Caterpillar Inc	X			7/20/98	X									
	Imax Corp	X			7/21/98	X									
	Intl Business Machines Corp	X			7/23/98		X								
	Healthsouth Corp	X			7/24/98	X									
	Tredegar Inds Inc	X			7/27/98	X									
	Fort James Corp	X			7/28/98	X									
	F&M Natl Corp	X			7/28/98	X									
	Progressive Corp	X			8/3/98	X									
	Stein Mart Inc	X			8/7/98	X									
	Northern TR Corp	X			8/7/98	X									
	Healthsouth Corp	X			8/12/98	X									
	NationsBank Corp	X			8/13/98	X									
	Dollar Thrifty Automotive Grp Inc	X			8/13/98	X									
	Countrywide Cr Inds Inc	X			08/14//98	X									
	Markel Corp	X			8/14/98	X									
	Ericcson L M Tel Co	X			8/14/98	X									
	American Express Co	X			8/20/98	X									
	First Union Corp	X			8/21/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	NationsBank Corp	X			8/26/98	X									
	Crestar Finl Corp	X			8/31/98	X									
	Royal Dutch Pete Co Gldr 1.25	X			8/31/98	X									
	Coca-Cola Co	X			8/31/98	X									
	Morgan Stanley Dean Witter	X			8/31/98	X									
	Delta Airlines Inc	X			8/31/98	X									
	Markel Corp	X			9/2/98	X									
	Qualcom Inc	X			9/2/98	X									
	Bankers Trust Corp	X			9/9/98	X									
	Lucent Technologies Inc	X			9/10/98	X									
	Metamor Worldwide Inc	X			9/14/98	X									
	NationsBank Corp (name changed to BankAmerica Corp on 9/30/98)	X			9/15/98	X									
	State Street Corp	X			9/15/98	X									
	Avon Products Inc	X			9/15/98	X									
	Ericsson L M Tel Co Cl B	X			9/22/98	X									
	Morgan Stanley Dean Witter	X			9/29/98	X									
	Tommy Hilfiger Corp	X			9/30/98	X									
	Royal Grp Technologies Ltd	X			9/30/98	X									
	ARV Assisted Living Inc	X			10/1/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	HealthSouth Corp	X			10/2/98	X									
	Autozone Inc	X			10/6/98		X								
	HealthSouth Corp	X			10/7/98	X									
	State Street Corp	X			10/8/98	X									
	Metamor Worldwide Inc	X			10/14/98	X									
	Northern TR Corp	X			10/14/98	X									
	Markel Corp	X			10/14/98		X								
	Media Gen Inc	X			10/15/98	X									
	Ecolab Inc	X			10/16/98	X									
	BankAmerica Corp	X			10/20/98	X									
	One Valley Bankcorp Inc	X			11/13/98	X									
	Hewlett-Packard Co	X			11/19/98	X									
	St John Knits Inc	X			11/24/98	X									
	Eastern Environmental Svcs Inc	X			11/25/98	X									
	Mirage Resorts Inc	X			12/3/98	X									
	United Healthcare Corp	X			12/3/98	X									
	USX Marathon Group	X			12/3/98	X									
	Humana Inc	X			12/14/98	X									
	Polo Ralph Lauren Corp Cl A	X			12/14/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Mirage Resorts Inc	X			12/14/98	X									
	Mattel Inc	X			12/15/98		X								
	Systems & Computer Tech Corp	X			12/18/98	X									
	Heilig-Meyers Co	X			12/23/98	X									
	Parkervision Inc		X		1/21/98	X									
	Compaq Computer Corp		X		1/21/98		X								
	Texas Instrs Inc		X		1/22/98	X									
	Mirage Resorts Inc		X		1/23/98	X									
	HealthSouth Corp		X		2/5/98	X									
	Parkervision Inc		X		2/5/98	X									
	Nine West Grp Inc		X		02/09/98	X									
	Tricon Global Restaurants Inc		X		2/17/98		X								
	Stein Mart Inc		X		2/18/98		X								
	Systems & Computer Tech Corp		X		2/18/98	X									
	Q Med Inc		X		3/3/98	X									
	Tidewater Inc		X		3/6/98	X									
	Motorola Inc		X		3/16/98	X									
	Fore Systems		X		3/23/98	X									
	Nabors Inds Inc		X		3/23/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Silicon Graphics		X		3/23/98	X									
	Starbucks Corp		X		3/31/98	X									
	Yurie Sys Inc		X		4/3/98	X									
	Compaq Computer Corp		X		4/22/98	X									
	DSC Communications Corp		X		4/27/98	X									
	S&K Famous Brands Inc		X		4/28/98	X									
	Boston Scientific Corp		X		4/30/98	X									
	Milestone Scientific Corp		X		5/11/98	X									
	Callaway Golf Co		X		6/16/98	X									
	Eastman Kodak Co		X		6/16/98		X								
	Broadcom Corp		X		6/16/98	X									
	PeopleSoft Inc		X		6/16/98	X									
	Execustay Corp		X		6/16/98	X									
	Tiffany & Co		X		6/16/98	X									
	Carnival Corp		X		6/24/98	X									
	Atlantic Richfield Co		X		6/24/98	X									
	Columbia/HCA Healthcare Corp		X		6/24/98		X								
	United Technologies Corp		X		6/26/98	X									
	Lucent Technologies Inc		X		6/29/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Republic Inds Inc		X		6/29/98	X									
	Times Mirror Co Ser A		X		7/15/98	X									
	Espirito Santo Finl Hldg ADR		X		7/15/98	X									
	Biogen NV		X		7/17/98		X								
	American Home Products Corp		X		7/20/98	X									
	K Mart Corp		X		7/22/98	X									
	Accustaff Inc		X		7/22/98	X									
	Bay Networks Inc		X		7/23/98	X									
	US West Inc		X		7/23/98	X									
	Mattel Inc		X		8/4/98	X									
	Schlumberger Ltd		X		8/4/98	X									
	Scientific Atlanta Inc		X		8/4/98	X									
	Progressive Corp		X		8/4/98	X									
	Nextel Communication Inc Cl A		X		8/4/98	X									
	F&M Natl Corp		X		8/21/98	X									
	Ecolab Inc		X		8/21/98	X									
	PaineWebber Grp Inc		X		8/21/98	X									
	Fort James Corp		X		8/21/98	X									
	American Express Co		X		8/21/98	X									

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Intl Business Machines Corp		X		8/21/98		X								
	LSI Logic Corp		X		8/21/98	X									
	Imax Corp		X		8/21/98	X									
	Caterpillar Inc		X		8/21/98	X									
	Crescent Real Estate Equities TR		X		8/21/98	X									
	Federal Farm CR Bks Cons Systemwide Bd 5.9% 6/16/2008		X		9/1/98			X							
	State Street Corp		X		9/28/98		X								
	Metamore Worldwide Inc		X		9/28/98	X									
	Bankers Trust Corp		X		10/6/98	X									
	Stein Mart Inc		X		10/6/98	X									
	Morgan Stanley Dean Witter		X		10/6/98	X									
	Royal Grp Technologies Ltd		X		10/9/98	X									
	Royal Grp Technologies Ltd		X		10/6/98	X									
	Mills Corp		X		10/6/98	X									
	HealthSouth Corp		X		10/6/98	X									
	Dayton Hudson Corp		X		10/6/98	X									
	Ensco Intl Inc		X		10/6/98	X									
	State Street Corp		X		10/7/98	X									
	Countrywide Cr Inds Inc		X		10/7/98		X								

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SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Tommy Hilfiger Corp		X		10/7/98	X									
	Avon Products Inc		X		10/7/98	X									
	Citigroup Inc		X		10/7/98	X									
	Metamore Worldwide Inc		X		10/12/98	X									
	First Union Corp		X		10/15/98	X									
	Wal-Mart Stores Inc		X		10/15/98		X								
	Ericsson L M Tel Co		X		10/15/98		X								
	Fleet Finl Grp Inc		X		10/16/98	X									
	Lucent Technologies Inc		X		10/16/98	X									
	Qualcomm Inc		X		10/7/98	X									
	Delta Airlines Inc		X		10/30/98	X									
	ARV Assisted Living Inc		X		11/12/98	X									
	ARV Assisted Living Inc		X		11/17/98	X									
	Autozone Inc		X		11/23/98		X								
	Eastern Environmental Svcs Inc		X		12/17/98	X									
	Starbucks Corp		X		3/31/98	X									
	Linkon Corp units (common plus warrants)		X		3/13/98		X								
	Automatic Data Processing Inc		X		6/16/98		X								
	USX Marathon Grp		X		6/16/98		X								

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		PURCHASE	SALE	EXHCHANGE	(MO/DAY/YR)	B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP,DC,JT	**Asset**														
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Tiffany & Co		X		6/16/98	X									
	Benton Oil & Gas Co		X		6/24/98	X									
	Loews Corp		X		6/24/98		X								
	Cornerstone Rlty Income TR Inc		X		7/10/98	X									
	GTE Corp		X		8/21/98	X									
	Countrywide Cr Inds Inc		X		10/7/98	X									
	Ericsson L M Tel Co ADR Cl B		X		10/15/98	X									
	Merck & Co Inc	X			1/15/98	X									
	Cognizant Corp	X			1/21/98	X									
	Autozone Inc	X			2/10/98	X									
	Lilly Eli & Co	X			2/26/98		X								
	Lilly Eli & Co	X			2/27/98		X								
	Intel Corp	X			3/3/98	X									
	Autozone Inc	X			3/4/98		X								
	Lilly Eli & Co	X			3/11/98		X								
	Lilly Eli & Co	X			3/31/98		X								
	Walgreen Co	X			3/31/98	X									
	Lilly Eli & Co	X			4/1/98		X								
	Cognizant Corp	X			4/3/98	X									

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spoouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Cendant Corp	X			4/3/98	X									
	State Street Corp	X			4/3/98	X									
	Cognizant Corp	X			4/6/98	X									
	State Street Corp	X			4/6/98	X									
	Walgreen Co	X			4/7/98	X									
	State Street Corp	X			4/7/98	X									
	Merck & Co Inc	X			4/8/98	X									
	State Street Corp	X			4/8/98			X							
	Walgreen Co	X			4/8/98	X									
	Walgreen Co	X			4/9/98	X									
	Cognizant Corp	X			4/13/98	X									
	Gillette Co	X			4/22/98		X								
	Walgreen Co	X			4/22/98	X									
	General Electric Co	X			4/24/98		X								
	Proctor & Gamble Co	X			4/24/98			X							
	Walgreen Co	X			4/24/98	X									
	General Electric Co	X			4/27/98		X								
	General Electric Co	X			4/28/98	X									
	Proctor & Gamble Co	X			4/28/98	X									

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

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SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	McDonalds Corp	X			5/13/98		X								
	McDonalds Corp	X			5/19/98		X								
	General Elec Co	X			5/21/98	X									
	General Elec Co	X			6/19/98		X								
	Proctor & Gamble Co	X			6/19/98	X									
	Proctor & Gamble Co	X			6/22/98	X									
	Mattel Inc	X			6/29/98		X								
	Mattel Inc	X			6/30/98		X								
	Mattel Inc	X			7/1/98	X									
	Mattel Inc	X			7/6/98	X									
	Mattel Inc	X			7/7/98	X									
	Merck & Co Inc	X			7/24/98	X									
	McDonalds Corp	X			7/28/98	X									
	Merck & Co Inc	X			7/28/98	X									
	State Street Corp	X			7/28/98	X									
	State Street Corp	X			7/31/98	X									
	Gillette Co	X			8/3/98	X									
	State Street Corp	X			8/3/98	X									
	State Street Corp	X			8/5/98	X									

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

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SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	McDonalds Corp	X			8/7/98	X									
	Mattel Inc	X			8/10/98	X									
	Gillette Co	X			8/17/98	X									
	Albertsons Inc	X			8/26/98		X								
	Albertsons Inc	X			8/27/98		X								
	Albertsons Inc	X			8/28/98		X								
	Dollar Gen Corp	X			9/4/98	X									
	Proctor & Gamble Co	X			9/23/98		X								
	Autozone Inc	X			9/29/98	X									
	Mattel Inc	X			9/30/98		X								
	McDonalds Corp	X			11/12/98		X								
	State Street Corp	X			11/12/98	X									
	State Street Corp	X			11/13/98	X									
	Dollar Gen Corp	X			11/18/98		X								
	Dollar Gen Corp	X			11/19/98	X									
	Dell Computer Corp	X			11/27/98		X								
	Dell Computer Corp	X			11/30/98	X									
	Disney Walt Corp	X			12/8/98		X								
	Dollar Gen Corp	X			12/8/98	X									

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spoouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	McDonalds Corp	X			12/8/98	X									
	Disney Walt Corp	X			12/9/98	X									
	Dollar Gen Corp	X			12/9/98	X									
	McDonalds Corp	X			12/9/98	X									
	Dell Computer Corp	X			12/14/98	X									
	Gillette Co	X			12/15/98	X									
	Dell Computer Corp	X			12/15/98	X									
	Gillette Co	X			12/16/98	X									
	Automatic Data Processing Inc	X			12/16/98	X									
	Dell Computer Corp	X			12/16/98		X								
	Cendant Corp		X		2/2/98	X									
	Intel Corp		X		3/5/98		X								
	Microsoft Corp		X		3/25/98			X							
	First Data Corp		X		4/16/98	X									
	Cendant Corp		X		4/16/98			X							
	Cognizant Corp		X		4/17/98	X									
	Cendant Corp		X		4/17/98	X									
	First Data Corp		X		4/17/98	X									
	Cognizant Corp		X		5/8/98	X									

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spoouse, or your dependent child, or the purchase or sale of your, personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXHCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Cognizant Corp		X		5/13/98	X									
	Cognizant Corp		X		5/14/98	X									
	Cognizant Corp		X		5/22/98	X									
	Cognizant Corp		X		5/26/98		X								
	Lilly Eli & Co		X		8/21/98		X								
	Lilly Eli & Co		X		8/24/98		X								
	Lilly Eli & Co		X		9/18/98		X								
	Lilly Eli & Co		X		9/25/98	X									
	Albertsons Inc		X		10/20/98	X									
	Lilly Eli & Co		X		10/23/98	X									
	Lilly Eli & Co		X		10/29/98		X								
	Lilly Eli & Co		X		10/30/98	X									
	Proctor & Gamble Co		X		11/4/98	X									
	Albertsons Inc		X		11/12/98		X								
	Albertsons Inc		X		11/13/98	X									
	Albertsons Inc		X		11/17/98	X									
	Albertsons Inc		X		11/17/98	X									
	Leap Wireless Intl Inc (Nominal amount)		X		10/26/98										

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spoouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

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SP	*Example.* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Albertsons Inc		X		11/18/98	X									
	Albertsons Inc		X		11/19/98	X									
	Albertsons Inc		X		11/20/98	X									
	Albertsons Inc		X		11/23/98	X									
	General Electric Co		X		12/2/98		X								
	Merck & Co Inc		X		12/7/98		X								
	Proctor & Gamble Co		X		12/7/98		X								
	Cendant Corp		X		1/15/98	X									
	Cendant Corp		X		1/30/98		X								
	Cendant Corp		X		2/2/98	X									
	Pfizer Inc		X		2/2/98		X								
	Pfizer Inc		X		2/3/98	X									
	Disney Walt Co		X		2/24/98		X								
	Dollar Gen Corp		X		2/24/98	X									
	Pfizer Inc		X		2/24/98		X								
	Dollar Gen Corp		X		2/26/98	X									
	Intel Corp		X		3/5/98			X							
	Disney Walt Co		X		3/23/98	X									
	Johnson & Johnson		X		3/23/98		X								

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spoouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out		Type of Transaction			Date	Amount of Transaction									
		PURCHASE	SALE	EXHCHANGE	(MO/DAY/YR)	B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP,DC,JT	**Asset**														
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	McDonalds Corp		X		3/23/98		X								
	Gillette Co		X		3/23/98		X								
	First Data Corp		X		4/6/98		X								
	First Data Corp		X		4/7/98		X								
	First Data Corp		X		4/16/98			X							
	Rentokil		X		4/16/98		X								
	Rentokil		X		4/20/98	X									
	Rentokil		X		4/21/98	X									
	Rentokil		X		4/22/98	X									
	Automatic Data Processing Inc		X		4/28/98		X								
	Rentokil		X		5/14/98		X								
	Rentokil		X		5/15/98	X									
	Rentokil		X		5/18/98	X									
	Rentokil		X		5/27/98	X									
	Rentokil		X		5/28/98	X									
	Rentokil		X		5/29/98	X									
	Rentokil		X		6/1/98		X								
	Rentokil		X		6/2/98	X									
	Rentokil		X		6/3/98		X								

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

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SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXHCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Disney Walt Co		X		6/16/98	X									
	Disney Walt Co		X		6/17/98	X									
	Automatic Data Processing Inc		X		6/25/98	X									
	Automatic Data Processing Inc		X		6/30/98	X									
	Pfizer Inc		X		7/23/98			X							
	Walgreen Co		X		8/17/98		X								
	Walgreen Co		X		9/15/98	X									
	Johnson & Johnson		X		10/28/98	X									
	Johnson & Johnson		X		10/29/98	X									
	Walgreen Co		X		11/2/98		X								
	Automatic Data Processing Inc		X		11/4/98		X								
	Walgreen Co		X		11/6/98	X									
	Walgreen Co		X		11/24/98	X									
	Walgreen Co		X		11/25/98	X									
	Walgreen Co		X		11/27/98		X								
	Walgreen Co		X		11/30/98	X									
	Dollar General Corp		X		12/22/98		X								
	Dollar General Corp		X		12/23/98	X									
	Berkshire Hathaway Inc	X			12/17/98		X								

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SCHEDULE IV -- TRANSACTIONS

NAME Norman Sisisky

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SP,DC,JT	Asset	Type of Transaction: PURCHASE	SALE	EXHCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
SP	*Example.* Mega Corporation Common Stock	X			10/12/98		X								
	Transactions of New Dominion LC, continued:														
	Caraustaur Industries Inc	X			10/20/98	X									
	Cincinnati Financial Corp	X			10/20/98	X									
	Exel Limited Ordinary shares														
	(Re merger with Mid Ocean Limited)			X	8/18/98	X									
	Mid Ocean Limited Ordinary Shares														
	(Re merger into Exel Limited)			X	8/18/98	X									
	Federal Rlty Invt Tr	X			1/15/98	X									
	Federal Rlty Invt Tr	X			4/6/98	X									
	Plum Creek Timber Co LP	X			4/14/98	X									
	Plum Creek Timber Co LP	X			10/20/98	X									
	RLI Corporation	X			6/22/98	X									
	St Joe Corp	X			1/13/98	X									
	Washington Real Estate Inv TR	X			11/3/98	X									
	Calmat Company		X		10/29/98	X									
	Richfood Holdings Inc		X		4/14/98	X									
	Sotheby's Holdings Inc CL A		X		12/29/98	X									
	Alliance Capital Partners LP	X			8/26/98		X								
	Alliance Capital Mortgage Corp (exchanged for Alliance Capital Partners LP)			X	9/1/98				X						

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Norman Sisisky
Notes to Accompanying Schedules III and IV

(1) Collateralized by commercial real estate at 1990 East Whitehill Road, Prince George County, Virginia. Monthly payments of principal and interest were collected in 1998 with respect to such note.

(2) Valuation furnished by the issuer.

(3) Reported at assessed value.

(4) The Berkeley Venture, a joint venture organized in Virginia, invests in unimproved real estate and has its principal place of business in the City of Newport News, Virginia The valuation is based on the Member's underlying book value except as to real estate which is based on the assessed value thereof.

(5) Patterson Land Corporation, a Virginia corporation, has its principal office in Henrico County, Richmond, Virginia Because its common stock is closely held, and in the absence of pertinent information, the value of the investment is based on the best available information.

(6) New Dominion LC is a Virginia limited liability company having its principal place of business at 1990 East Whitehill Road, Prince George, Virginia. The data set forth in Schedules III and IV reflect the Member's and his spouse's 1998 reportable interests.

(7) On January 27, 1998, the Member's vested benefit in the Lee Distributing Company, Inc. Employees' Pension Plan (the "Plan"), a qualified pension trust, was distributed to the Member's Northern Trust Bank of Florida N.A., Rollover IRA The Plan is sponsored by his former employers who made contributions to a qualified pension trust, based generally on participants' compensation. Because the Member, prior to 1985, ceased to be an employee of any contributing employer, no future contributions to such pension plan on behalf of the Member or his spouse are anticipated. The category of value at December 31, 1998, is based on the latest available actuarial data with respect to the Member's spouse's continuing interest in the Plan

(8) The Member, as a former member of the Virginia House of Delegates, receives a pension from the Virginia Retirement System. The category of value is estimated, based on the present value of expected future benefits.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Joint Venturer	The Berkeley Venture
Member	New Dominion LC

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	See Note (7) to Schedules III and IV hereof.	

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

LEGISL... CENTER
99 MAY 13 AM 9:37
OFFI... HOUSE
MC INSIDE MAIL
(Office Use Only)

JOSEPH R. SKEEN
(Full Name)

2302 RAYBURN HOB
(Mailing Address)

WASHINGTON, D.C 20515 — Daytime Telephone (202)225-2365

Filer Status	[X] Member of the U.S. House of Representatives — State: NM District: 02	[ ] Officer or Employee — Employing Office	
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL: Joe Skeen

DATE (Month/Day/Year): 5/12/99

3794

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Examples	SP	Mega Corp Stock				X								X										X							P
DC			Simon & Schuster		Indefinite																Royalties									X		
JT			1st Bank of Paducah, KY accounts					X									X									X						
JT	#7 DEBORAH DR. - ROS, NM.						X									X										X						
	(5%) OIL & GAS WORKING.INT.			X											OIL & GAS SALES								X									
	SAVINGS-WRIGHT PATMAN FED.CREDIT UNION				X										X									X								
JT	Real Estate-Ruidoso,NM				X										Undeveloped Property (Not Income Producing)																	

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name JOSEPH R. SKEEN

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
JT	Real Estate-6-Mile Hill Ros.,NM	C X	Undeveloped Property (Not Income Producing)		
JT	Farm Credit Services Stock	B X	INTEREST X	III X	
	Common STock-Wells Fargo(Norwest Bank)	B X	DIVIDENDS X	III X	
S	Common Stock-Bristol Myers				
S	Common STock-Sea Gull Energy	A X	DIVIDENDS X	I X	
JT	Prod. Credit Assoc. - Stock	C X	INTEREST X	III X	
JT	Ranch to include-15000 acres,land,improvmts., & livestock.(58% holding)	I X	Ranch Income	I X(NET LOSS)	IX X(GROSS)
	Picacho,NM-Lincoln, County				
	Hartford Variable Annunity (Paine-Webber) Tax Deferred	D X	No-Income Tax Deferred		

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name JOSEPH R. SKEEN

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
	Common Stock - Allied Capitol-Comm.Corp.	C X	DIVIDENDS X	III X	
	Common Stock-Mutual Funds-Euro-Pacific Fund	D X	DIVIDENDS X; CAPITAL GAINS X	IV X Reinvested	
	Common Stock - Mutual Funds Fundamental Investors	D X	DIVIDENDS X; CAPITAL GAINS X	IV X Reinvested	
	Merrill-Lynch Ready Assets Trust	C X	DIVIDENDS X	II X	

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SCHEDULE IV — TRANSACTIONS

Name JOSEPH R. SKEEN

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	Mutual Funds - Euro-Pacific Fund		X		12-14-98		X								
	Mutual Funds - Fundamental Investors		X		12-14-98		X								

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				X						
JT	FARM CREDIT SERVICES-ROS.,NM	Mortgage on Ranch Picacho,NM - Lincoln,Cty					X					
JT	#7 Deborah Dr. - ROS.,NM ROSWELL ESCROW CO.-REAL ESTATE	Mortgage on Roswell Property		X								
JT	NORWEST BANK-ROS.,NM-BANK ACCT.	Operating Expenses for Ranch		X								
JT	PRODUCTIONCREDIT ASSOC,-ROS.,NM	Operating Expenses for Ranch			X							
JT	VISA -REVOLVING ACCT.	OPerating Expenses for Ranch		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Chicago Mercantile Exchange &Chicago Board of Trade	3-20-22-93	Wash.,D.C.-Boca Raton Fla.-Wash., D.C.	Y	Y	N	N

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3800

2302 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-3102
(202) 225-2365

COMMITTEE ON
APPROPRIATIONS
SUBCOMMITTEES
CHAIRMAN
AGRICULTURE, RURAL DEVELOPMENT,
FOOD AND DRUG ADMINISTRATION
AND RELATED AGENCIES

NATIONAL SECURITY

INTERIOR

INSIDE MAIL

Congress of the United States
House of Representatives

JOE SKEEN
2D DISTRICT, NEW MEXICO

DISTRICT OFFICES
FEDERAL BUILDING
ROSWELL, NM 88201
(505) 622-0055

1065-B SOUTH MAIN
SUITE A
LAS CRUCES, NM 88005
(505) 527-1771

SUZANNE EISOLD
CHIEF OF STAFF

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PRIVATE RESOURCE CENTER
99 MAY 19 PM 4:53
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES

MC

May 18, 1999

The Honorable Jeff Trandahl
The Clerk, U.S. House of Representatives
Legislative Resource Center
B106 Cannon House Office Building
Washington, D.C. 20515-6612

Dear Mr. Trandahl:

Please accept the enclosed page as an amendment to my 1998 Financial Disclosure Statement dated 5/11/99. With regard to page 3 of 7 under Common Stock-Bristol Myers I have made the necessary notation of Value of Asset, Type of Income, and Amount of Income which were inadvertently omitted on my original filing.

Thank you for your attention to this matter.

Sincerely,

Joe Skeen
Member of Congress

JS:se

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name JOSEPH R. SKEEN INSIDE MAIL

SP. DC. JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P. S. E
JT	Real Estate 6-Mile Hil Ros., NM		Undeveloped Property (Not Income Producing)		
JT	Farm Credit Services Stock	B $1 – $1,000	INTEREST	III $201 – $1,000	
	COMMON STock-Wells Fargo (Norwest Bank)	B $1 – $1,000	DIVIDENDS	III $201 – $1,000	
S	Common Stock-Bristol Myers	C $1,001 – $15,000	DIVIDENDS	II $1 – $200	
S	Common Stock-Sea Gull Energy	A None	DIVIDENDS	I None	
JT	Prod. Credit Assoc.-Stock	C $1,001 – $15,000	INTEREST	III $201 – $1,000	
JT	RANCH TO INCLUDE-15000 acres, land, improvmet$, & livestock.(58% holding) Picacho, NM-Lincoln County	I $1,000,001 – $5,000,000	Ranch Income	I None (Net Loss); IX $100,001 – $1,000,000 (Gross)	
	Hartford Variable Annunity(Paine-Webber) Tax Deferred	D $15,001 – $50,000	INTEREST (No-Income Tax Deferred)		

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3802

99 MAY 17 PM 4:24
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U.S. HOUSE OF REPRESENTATIVES
MC
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6

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

Ike Skelton
(Full Name)

2206 Rayburn House Building
(Mailing Address)

Washington DC 20515

Daytime Telephone: 202/225-2876

Filer Status [X] Member of the U.S. House of Representatives — State: MO District: 04 — [ ] Officer or Employee — Employing Office:

Report Type [X] Annual (May 15) — [ ] Amendment — [ ] Termination — Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X] No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ] No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ] No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ] No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X] No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X] No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ] No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ] No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X] No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS-Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? (See Instructions, pages 10-11.)	Yes [ ]	No [X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? (See Instructions, page 11.)	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL Ike Skelton

DATE (Month/Day/Year) May 17, 1999

3803

SCHEDULE I -- EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. For further information, see instructions, pages 12-13.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Missouri State Retirement System	State Senate - 6 years	$6479.00

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed,* list the underlying assets worth more than $1,000. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account. **Exclude:** Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see Instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block.	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT	*Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
SP	Trust, Virginia B. Anding Estate, United Missouri Bank, Kansas City, MO Assets:United Missouri Bank Common Stock Fund, United Missouri Bank Common Tax Exempt Fund, United Missouri Bank Taxable Fixed Income Fund: Total Assets:	$250,001 - $500,000	Dividends, Interest	$5,001 - $15,000	NA
	Trust, Carolyn B. Skelton Estate, Commerce Bank, Kansas City, MO Assets:Commerce Bank Tax Free Bond Funds, Commerce Bank Institutional Liquid Assets Tax-Exempt: Total Assets:	$100,001 - $250,000	Dividends, Interest	$5,001 - $15,000	NA
SP	McGowan Working Partners (formerly Sun Oil Company, mineral rights; UST&T Omyx Energy	None - $1,000	Rent	None - $200	NA

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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	Company)				
SP	Fractional Interest in Store Building, Delhi, LA	None - $1,000		None - $200	NA
JT	Note & Contract for sale to Lafayette County Bankshares Inc., Lafayette County Bank, Lexington, MO ($105,840.00 over 10 years)	$15,001 - $50,000	Interest	$2,501 - $5,000	NA
JT	Lafayette County Bankshares** Interest+Principle Paid/Due : 1) Bryce Quarter Horses **formerly Included in Note and Contract Sale **Indicated 6.3% Joint Ownership of total asset: Susie Skelton 1.6% + Ike Skelton 4.7%	$1,001 - $15,000	Interest+principle	None - $200	NA
JT	Congressional Federal Credit Union, Certificate of Deposit, Washington, DC	$1,001 - $15,000	Interest	$201 - $1,000	NA
JT	Lexington Building & Loan Assoc, Certificate of Deposit, Lexington, MO	$1,001 - $15,000	Interest	None - $200	NA
JT	Lexington Building & Loan Assoc, Certificate of Deposit, Lexington, MO	$1,001 - $15,000	Interest	None - $200	NA
JT	Lexington Building & Loan Assoc, Certificate of Deposit, Lexington, MO	None - $1,000	Interest	None - $200	NA
JT	Bank Midwest, Certificate of Deposit, Lexington, MO (formerly Commerce Bank of Lexington)	None - $1,000	Interest	None - $200	NA
JT	Nation's Bank (formerly Boatmen's River Valley Bank), Certificate of Deposit, Lexington, MO	$1,001 - $15,000	Interest	None - $200	NA
JT	Lafayette County Bank, Certificate of Deposit, Lexington, MO	None - $1,000	Interest	None - $200	NA
JT					

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000. For further information, see Instructions, pages 21-22.

SP,DC,J	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
JT	Lafayette County Bank, Lexington, MO	Open Note	$15,001 - $50,000
JT	Congressional Federal Credit Union, Washington, DC	Personal Loan	$10,001 - $15,000

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. For further information, see Instructions, page 26.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
Trustee	Ike Skelton Sr. Memorial Trial Practice Award (University of Missouri School of Law) dissovled 1998
Trustee	Ike Skelton Sr. Outstanding Junior Sigma Chi Award (Xi Xi Chapter University of Missouri)

IKE SKELTON
4TH DISTRICT, MISSOURI

2206 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515–2504
TELEPHONE (202) 225–2876

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1401 SOUTHWEST BLVD., SUITE 101
JEFFERSON CITY, MO 65109–2429
(573) 635–3499

219 NORTH ADAMS STREET
LEBANON, MO 65536–3000
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Washington, DC 20515

TO WHOM IT MAY CONCERN:

Attached please find an addition to my Financial Disclosure Statement for 1998 relating to Schedule VII, Travel Payments and Reimbursements. Should you have any questions or concerns, please contact Jack Pollard or Whitney Frost in my office at 202/225-2876.

Very truly yours,

IKE SKELTON
Member of Congress

IS:wf

PRINTED ON RECYCLED PAPER

Name Ike Skelton | Page ____ of ____

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you. For further information, see Instructions, pages 24-26.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
Military Order of the World Wars, Kansas City, Missouri	7/31/98-8/1/98	Kansas City, Missouri speaking engagement (lodging & meals only)	Y	Y	Y	no

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 17 AM 9:48
OFFICE OF THE CLERK
HOUSE OF REPRESENTATIVES

Louise McIntosh Slaughter
(Full Name)

2347 RHOB, Washington DC 20515 — 202-225-3615
(Mailing Address) — Daytime Telephone

MC INSIDE MAIL (5)
(Office Use Only)

Filer Status	☒ Member of the U.S. House of Representatives — State: NY District: 28	☐ Officer or Employee	Employing Office:
Report Type	☒ Annual (May 17)	☐ Amendment	☐ Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☒	No ☐	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐	No ☒
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☒	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☒	No ☐
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☒	No ☐	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☐	No ☒
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☐	No ☒	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☐	No ☒
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☐	No ☒	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☒
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☒

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Louise M. Slaughter

DATE (Month/Day/Year) 5/14/99

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of New York	Pension for State Assembly Service	$ 7,300.52

For payments to charity in lieu of honoraria, use Schedule II.

Name Louise M Slaughter | Page 3 of 5

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A		Block B: A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	Block C: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Block D: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E: P, S, E
SP	Examples	SP	Mega Corp. Stock					X							X										X								P
DC			Simon & Schuster		Indefinite																Royalties									X			
JT			1st Bank of Paducah, KY accounts						X								X									X							
	Procter and Gamble Stock							X							X										X								
	Clorox Stock				X										X								X										
JT	Oppenheimer Growth Fund A					X									X			X							X								
JT	Fidelity Money Mkt Savings						X								X											X							
JT	Citigroup Stock				X										X								X										

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Louise M Slaughter

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
JT	Marine Midland Savings	C	INTEREST	II	
JT	Congressional Federal Credit Union	C	INTEREST	II	
	Retirement Accounts				
	IRA - Fidelity Growth + Inc	C	CAPITAL GAINS (N/A)	IV (N/A)	
	IRA - Fidelity Rtmt Growth	D	CAPITAL GAINS	IV	
	IRA Vanguard growth + Income Fund	E	CAPITAL GAINS	IV	
S	IRA Fidelity Growth + Income	G	CAPITAL GAINS	IV	
S	IRA Fidelity Rtmt Growth	D	CAPITAL GAINS	IV	
S	IRA Mutual Qualified	F	EXCEPTED TRUST	IV	
S	IRA Fidelity Magellan	F	EXCEPTED TRUST	IV	
S	IRA Fidelity Growth Co Fund	F	CAPITAL GAINS	IV	
S	401K Eastman Kodak Savings Investment Plan	G	CAPITAL GAINS	IV	

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SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
Examples: Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
Association of Performing Arts Presenters	1/10/98	Roch, NY - NYC - Roch NY	N	N	N	N
Int Health Awareness Network	3/6/98	Roch, NY - NYC - Roch, NY	N	N	N	N
American Medical Assoc	3/14-3/15/98	Wash DC - New Orleans, LA - Roch, NY	Y	Y	N	N
Cong Study Group on Germany	4-6 to 4/9/98	Roch, NY - Virginia Beach, VA - Roch NY	Y	Y	Y	N
Greater Roch visitors Assoc Roch - Genesee Regional Transit Assn XEROX Assoc	7-18 98	Wash DC - Seneca Falls NY	N	Y	N	N
American Psychological Assoc	8-12 to 8/98	Roch - San Francisco CA - Roch NY	Y	N	N	N
Nassau Region Chapter of Hadassah	10/19 - 10/20/98	Roch NY - NYC - Roch NY	Y	N	N	N

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3815

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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HOUSE OF REPRESENTATIVES

(5)

MC

INSIDE MAIL
(Office Use Only)

Adam Smith
(Full Name)

116 Cannon House Office Building
(Mailing Address)

Washington, DC 20515

Daytime Telephone (202) 225-8901

Filer Status	[X] Member of the U.S. House of Representatives — State: Washington District: 9th	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Adam Smith

DATE (Month/Day/Year) 4/27/99

3816

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Law Office of William D. Hochberg, Edmonds, WA	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year

	Block A		Block B: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	Block C: Dividends	Rent	Interest	Capital Gains	Excepted Trust	Qualified Blind Trust	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Block D: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E: P, S, E
SP, DC, JT	*Examples:*	SP	Mega Corp. Stock					X							X										X								P
			Simon & Schuster		Indefinite																Royalties									X			
			1st Bank of Paducah, KY accounts					X									X									X							
JT	Washington Mutual, Checking				X												X						X										
JT	Washington Mutual, Money Market		X														X							X									Rolled into CD
JT	Wash. Mutual, CD		X														X							X									Rolled into CD
JT	Wash. Mutual, CD						X										X						X										
JT	Wash. St. Retirement				X												X								N/A								
JT	MFS Total Return A, Mutual				X										X			X							X								

For additional assets and unearned income, use next page.

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Name Adam Smith | Page 5 of 6

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				X						
Sp	Sallie Mae, Kansas City, MO	Law school student loan		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Democratic Leadership Council	Apr 30-May 3	Wash, D.C - New Orleans - D.C	Y	Y	Y	N

This page may be copied if more space is required.

RESOURCE CENTER
99 MAY 24 AM 9:14
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES

ADAM SMITH
9TH DISTRICT, WASHINGTON
116 CANNON BUILDING
WASHINGTON, DC 20515
(202) 225-8901
DISTRICT OFFICE:
3600 PORT OF TACOMA ROAD E., SUITE 308
TACOMA, WA 98424
(253) 926-6683
TOLL FREE 1-888-SMITH09
e-mail: adam.smith@mail.house.gov

Congress of the United States
House of Representatives
Washington, DC 20515–4709

COMMITTEE ON ARMED SERVICES
SUBCOMMITTEES:
MILITARY PROCUREMENT
MILITARY READINESS
COMMITTEE ON RESOURCES
SUBCOMMITTEES:
FORESTS AND FOREST HEALTH, RANKING MEMBER
WATER AND POWER
OLDER AMERICANS CAUCUS
INTERNET CAUCUS

May 15, 1999

INSIDE MAIL

MC ✓ (2)

Clerk of the House
B-106 Cannon
Washington, DC 20515

Dear Clerk,

I would like to revise my Financial Disclosure statement for the 1998 year. I believe I neglected to turn in Page 3 of the six I turned in with my Financial Disclosure forms. I mistakenly sent page 3 to the Committee on Standards instead of to you. I have enclosed a copy of Page 3, which is titled Schedule II-Payments in lieu of honoraria made to charity. On September 16, 1998 I was in a go-cart race and was a finalist and my placement earned me $1,500 to donate to the charity of my choice. The sponsors of this event was the K-mart Foundation, and I chose to donate my winnings to the Safe Streets Campaign in Tacoma, Washington.

If you need any further information please let me or my assistant, Shana Chandler, know if you need any further information.

I apologize for any inconvenience this has caused.

Sincerely,

Adam Smith
Member of Congress

Enclosure

PRINTED ON RECYCLED PAPER

RECEIVED
INSIDE MAIL
99 MAY 24 AM

Name Adam Smith | Page 3 of 6

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples Association of American Associations, Wash. D.C.	Speech	Feb. 2, 1998	$2,000
XYZ Magazine	Article	Aug. 13, 1998	$500
K-Mart Kid's Race Against Drugs	Contestant in race	Sep. 16, 1998	$1,500

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

(12)

99 MAY 17 PM 5:23

OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HC HAND DELIVERED
(Office Use Only)

CHRISTOPHER H. SMITH
(Full Name)

90 Wyndham Place, Robbinsville, NJ 08691
(Mailing Address)

Daytime Telephone
202-225-3765

Filer Status	[X] Member of the U.S. House of Representatives — State: New Jersey District: 4th	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL: Christopher H. Smith — DATE (Month/Day/Year): May 17, 1999

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Name Christopher H. Smith	Page 2 of 12

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	The Asian Wall Street Journal	Article	Jan. 20, 1998	$200.00

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name Christopher H. Smith

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependant child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A	Block B												Block C							Block D											Block E
		A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples* SP Mega Corp Stock					X								X										X								P
	Simon & Schuster			Indefinite																Royalties									X			
	1st Bank of Paducah, KY accounts						X									X									X							
	Janus Mutual Funds PO Box 173375 Denver, CO 80217																															
JT	Janus Money Market			X										X									X									E
DC	Janus Money Market			X										X								X										E
DC	Janus Money Market			X										X								X										E
DC	Janus Money Market			X										X								X										E

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Christopher H. Smith

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
DC	Janus Money Market			X										X								X										E
JT	Janus Equity Income	X															X				X											P, S
DC	Janus Equity Income	X															X				X											P, S
DC	Janus Equity Income	X															X				X											P, S
DC	Janus Equity Income	X															X				X											P, S
DC	Janus Equity Income	X															X				X											P, S
	Scudder Funds Box-2291 Boston, MA 02107																															
JT	Scudder Money Market				X									X									X									P, E
DC	Scudder Money Market			X										X								X										P, E
DC	Scudder Money Market			X										X								X										P, E
DC	Scudder Money Market			X										X								X										P, E
DC	Scudder Money Market			X										X								X										P, E
JT	Scudder Greater Europe Growth	X															X						X									P, S
DC	Scudder Greater Europe Growth	X															X					X										P, S
DC	Scudder Greater Europe Growth	X															X					X										P, S
DC	Scudder Greater Europe Growth	X															X					X										P, S
DC	Scudder Greater Europe Growth	X															X					X										P, S
	T. Rowe Price PO-Box-89000 Baltimore, MD 21289																															

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Christopher H. Smith

SP. OC. JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
JT	T.Rowe Price NJ Bond	X														X	X					X										P, S
JT	T.Rowe Price Treasury	X														X	X				X											P, S
	Vanguard PO Box 7800 Philadelphia, PA 19101																															
	Vanguard Inherited IRA					X	(60,000)																									
	Vanguard Long Treasury	X														X	X						X									P, S
	Vanguard Intermediate Treasury (IRA)	X														X	X					X										P, S
DC	Certificate of Accrual Treasury Securities			X												X							X									
DC	Certificate of Accrual Treasury Securities			X												X							X									
DC	Certificate of Accrual Treasury Securities			X												X							X									
JT	Congressional Federal Credit Union			X												X						X										

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SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example* Mega Corporation Common Stock	X			10-12-98		X								
JT	Janus Money Market			X	9-28-98	X									
DC	" "			X	9-28-98	X									
DC	" "			X	9-28-98	X									
DC	" "			X	9-28-98	X									
DC	" "			X	9-28-98	X									
JT	Janus Equity Income	X			9-28-98	X									

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SCHEDULE IV — TRANSACTIONS

Name Christopher H. Smith | Page 7 of 12

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example* Moga Corporation Common Stock	X			10-12-98		X								
DC	Janus Equity Income	X			9-28-98	X									
DC	" " "	X			9-28-98	X									
DC	" " "	X			9-28-98	X									
DC	" " "	X			9-28-98	X									
JT	Janus Equity Income		X		9-30-98	X									
DC	" " "		X		9-30-98	X									
DC	" " "		X		9-30-98	X									
DC	" " "		X		9-30-98	X									
DC	" " "		X		9-30-98	X									
JT	Janus Money Market			X	9-30-98										
DC	" " "			X	9-30-98										
DC	" " "			X	9-30-98										
DC	" " "			X	9-30-98										
DC	" " "			X	9 30-98										
JT	T. Rowe Price U.S. Treasury Long-Term		X		1-23-98		X								
JT	T. Rowe Price NJ Bond		X		3-10-98		X								

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SCHEDULE IV — TRANSACTIONS

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SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example* Mega Corporation Common Stock	X			10-12-98		X								
JT	T. Rowe Price Money Market			X	1-23-98		X								
JT	" " "			X	3-10-98		X								
JT	" " "		X		8-05-98		X								
JT	Scudder Money Market	X			8-21-98		X								
DC	T. Rowe Price Money Market		X		8-05-98	X									
DC	" " "		X		8-05-98	X									
DC	" " "		X		8-05-98	X									
DC	" " "		X		8-05-98	X									
DC	Scudder Money Market	X			8-21-98	X									
DC	" " "	X			8-21-98	X									
DC	" " "	X			8-21-98	X									
DC	" " "	X			8-21-98	X									
JT	Scudder Greater Europe Growth	X			9-1-98		X								
DC	" " "	X			9-1-98	X									
DC	" " "	X			9-1-98	X									
DC	" " "	X			9-1-98	X									

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SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example* Mega Corporation Common Stock	X			10-12-98		X								
DC	Scudder Greater Europe Growth	X			9-1-98	X									
JT	Scudder Greater Europe Growth		X		9-16-98		X								
DC	" " "		X		9-16-98	X									
DC	" " "		X		9-16-98	X									
DC	" " "		X		9-16-98	X									
DC	" " "		X		9-16-98	X									
JT	Scudder Money Market			X	9-16-98		X								
DC	" "			X	9-16-98	X									
DC	" "			X	9-16-98	X									
DC	" "			X	9-16-98	X									
DC	" "			X	9-16-98	X									
	Vanguard Inherited IRA Money Market	X			11-2-98			X							
	Vanguard Long-Term Treasury (IRA)	X			11-18-98		X								
	Vanguard Long-Term Treasury (IRA)		X		12-02-98		X								
	Vanguard Intermediate Treasury (IRA)	X			12-02-98		X								
	Vanguard Intermediate Treasury (IRA)		X		12-30-98		X								

This page may be copied if more space is required.

Name Christopher H. Smith

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	Vanguard Money Market (IRA)			X	12-30-98		X								

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SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Legatus	Feb. 5-6	Wash.,DC-San Diego-Wash.,DC	Y	Y	N	N
	MN Citizens Concerned for Life	Nov. 20-21	Wash.,DC-Minneapolis-Wash.,DC	Y	Y	N	N

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Member, Board of Directors	Americans United for Life Legal Defense Fund
Member, Advisory Board	The Susan Breast Cancer Fund

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 17 PM 3:32
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

9

Lamar Seeligson Smith
(Full Name)

2231 Rayburn House Office Building
(Mailing Address)

202 225-4236
Daytime Telephone

Filer Status	[X] Member of the U.S. House of Representatives	State: TX District: 21	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ] No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ] No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X] No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ] No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Lamar Smith

DATE (Month/Day/Year) 5/17/99

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Name	Lamar Smith	Page 2 of 9

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	The First Church of Christ Scientist, Boston, Massachusetts	Earnings	NA

For payments to charity in lieu of honoraria, use Schedule II.

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Name Lamar Smith | Page 3 of 9

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
NONE				

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:*	SP					X								X										X								P
				Indefinite																	Royalties									X			
							X										X									X							
	Life Tenant, undivided (25%) surface and mineral interest of Lamar Seeligson Ranch, Premont, TX.								X											royalties								X					
																X											X						

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Lamar Smith

Page 5 of 1

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction P, S, E
	Wright Patman Federal Credit Union	B: $1 – $1,000	RENT: X	III: $201 – $1,000	
	19 Warren Street, Barnstable County, MA	F: $100,001 – $250,000	DIVIDENDS: X	VI: $5,001 – $15,000	
	Signet Bank	C: $1,001 – $15,000	INTEREST: X	III: $201 – $1,000	
	*All stocks following are owned by Dependent Children; respondent is a life tenant and has an interest in dividends only.		DIVIDENDS: X	IV: $1,001 – $2,500	
DC	Daily U.S. Treasury Money Fund*	C: X	DIVIDENDS: NA	I: NONE	
DC	Abbott Laboratories*	C: X	DIVIDENDS: NA	I: NONE	
DC	Allied Signal *	C: X	DIVIDENDS: NA	I: NONE	
DC	British Pete*	C: X	DIVIDENDS: NA	I: NONE	
DC	General Electric Co.*	C: X	DIVIDENDS: NA	I: NONE	
DC	Noble Affiliates *	C: X	DIVIDENDS: NA	I: NONE	
DC	Pepsico Inc *	D: X	DIVIDENDS: NA	I: NONE	
DC	Sysco Corp *	C: X	DIVIDENDS: NA	I: NONE	
DC	Walmart *	C: X	DIVIDENDS: NA	I: NONE	
DC	Security Capital Pacific Trust*	C: X	DIVIDENDS: NA	I: NONE	
DC	United Dominion Rlty. Tr.*	C: X	DIVIDENDS: NA	I: NONE	
DC	Weingarten Rlty. *	C: X	DIVIDENDS: NA	I: NONE	
DC	Oak Forest *	D: X	DIVIDENDS: NA	I: NONE	
DC	USTA--Joint Venture *	D: X	DIVIDENDS: NA	I: NONE	
DC	Cullen Frost	D: X	DIVIDENDS: NA	I: NONE	

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SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
DC	Pepsico *		X		3/24/98	X									
DC	Pepsico *		X		1/28/98	X									
DC	Pepsico *		X		4/14/98		X								
DC	Pepsico *		X		5/5/98	X									
DC	Pepsico *		X		5/29/98	X									
DC	Pepsico *		X		7/22/98		X								
DC	Pepsico *		X		9/17/98	X									
DC	Cullen Frost*		X		11/16/98		X								
DC	Security Cap Pacific TR*		X		3/24/98	X									
DC	United Dominion Rlty *		X		3/24/98	X									

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	NA											

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
NA		

Use additional sheets if more space is required.

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SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	NA						

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Name Lamar Smith	Page 9 of 9

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I

Position	Name of Organization
	NA

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	NONE	

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE ... ITER
99 MAY 17 PM 5:47
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

Nick Smith
(Full Name)

12780 Addison Road
(Mailing Address)

202-225-6276
Daytime Telephone

Addison, Michigan 49220

Filer Status	[X] Member of the U.S. House of Representatives	State: MI District: 07	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Nick Smith

DATE (Month/Day/Year) 5/14/99

3844

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of Michigan	Pension	37,854

For payments to charity in lieu of honoraria, use Schedule II.

Name Nick Smith

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Mega Corp. Stock					X								X																		P
Examples:	Simon & Schuster			Indefinite																Royalties									X			
	1st Bank of Paducah, KY accounts						X									X									X							
	SOCIETY BANK - ADDISON			X												X							X									
	SOCIETY BANK - FARM A/c			X												X							X									
	MERRILL LYNCH IRA			X										X			X				X											
	MERRILL LYNCH IRA			X										X			X				X											
	EATON VANCE TRUST			X										X		X	X						X									
	CONG FED CREDIT UNION			X												X							X									

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Nick Smith

Page 4 of 7

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	EXCEPTED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	AG EDWARDS - CASH MGMT					X										X									X							
	(included in AG EDWARDS [illegible] municipal bond fund, MUNI SEC NOT [illegible] at $5,000)																															
	BYRON PUBLIC SCHOOL BOND															X								X								
	OLD KENT FIN'L CORP.					X								X		X								X								
	CITIZEN BANKING CP MI													X		X								X								
	KELLOGG COMPANY			X										X		X	X						X									
	EMERSON ELECTRIC			X										X		X	X															
	CALIF PROPTY (ANTELOPE VALLEY)															VACANT LOT					X											
	AMERICAN INTL GP													X		X	X															
	BANK ONE CORP			X										X		X	X															
	BRISTOL MEYERS													X		X	X															
	HJ HEINZ													X		X	X															
	FARM - ADDISON, MI									X						FARMING													X		(GROSS)	
	ditto																OTHER										X		(NET)			
	IBM													X																		
	MOTOROLA INC			X										X																		
	TCI COMMUNICATIONS													X																		
	CONSUMERS ENERGY													X																		
	CAPRA MUTUAL FUND													X		X	X						X									
	JANUS MUTUA FUND					X								X		X	X									X						
	CENDANT CORP			X										X									X									
	CON AGRA			X										X		X	X						X									

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Nick Smith

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	Apasco			X										X									X									P
	MI Senate Thrift Savings					X											X							X								

SCHEDULE IV — TRANSACTIONS

Name Nick Smith

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
	Apusco	X			11-18-98	X									

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	State of Michigan	continuation of health care coverage

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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(9)

Victor Frederick SNYDER
(Full Name)

Longworth HOB 1319
Washington DC
(Mailing Address)

501-324-5941
Daytime Telephone

Filer Status	☒ Member of the U.S. House of Representatives — State: AR District: 2	☐ Officer or Employee	Employing Office:
Report Type	☒ Annual (May 15)	☐ Amendment	☐ Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☒	No ☐	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐	No ☒
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☒	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☐	No ☒
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☒	No ☐	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☐	No ☒
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☒	No ☐	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☐	No ☒
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☐	No ☒	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☒
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☒

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Snyder

DATE (Month/Day/Year) 5/14/99

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Name Snyder	Page 2 of 9

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	St Vincent's Family Clinic	Family doctor	344

For payments to charity in lieu of honoraria, use Schedule II.

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Name Snyder | Page 3 of 9

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
XYZ Magazine	Article	Aug. 13, 1998	$500
Not Applicable - None			

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Name Snyder | Page 4 of 9

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

Block B — Value of Asset:

SP, DC, JT	Asset (Block A)	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	Amount written in
SP (Examples)	Mega Corp. Stock					X								
DC (Examples)	Simon & Schuster		Indefinite											
JT (Examples)	1st Bank of Paducah, KY accounts						X							
	Amer. Century-Vista			X										($7,081)
	AmerCent/Benham Prime Mony Mkt			X										($567)
	Amer Century-Heritage				X									($16,032)
	Vanguard-Treasury				X									($19,498)
	Vanguard Total Stock					X								($65,144)
	Founders Frontier IRA			X										($13,450)

Block C — Type of Income:

Asset	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)
Mega Corp. Stock	X						
Simon & Schuster							Royalties
1st Bank of Paducah, KY accounts			X				
Amer. Century-Vista							
AmerCent/Benham Prime Mony Mkt	X						
Amer Century-Heritage	X						
Vanguard-Treasury	X						
Vanguard Total Stock	X			X			
Founders Frontier IRA							

Block D — Amount of Income; Block E — Transaction:

Asset	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
Mega Corp. Stock				X								P
Simon & Schuster									X			
1st Bank of Paducah, KY accounts						X						
Amer. Century-Vista	X											[redacted]
AmerCent/Benham Prime Mony Mkt		X										P
Amer Century-Heritage		X										[redacted]
Vanguard-Treasury			X									P
Vanguard Total Stock				X								P
Founders Frontier IRA	N/A (IRA)											

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Vic Snyder

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction: P, S, E
	Invesco - Europe - SIPA			X																	NA			(IRA)								
	Vanguard - Index Total (SEP-IRA)				X																NA			(IRA								
	Montgomery Growth Fund			X										X			X						X									
	Montgomery Emg Mkts (IRA)			X																	NA			(IRA)								
	Janus Venture				X												X							X								P
	T. Rowe Price - New Asia			X										X								X										
	T. Rowe Price - Europe			X										X			X							X								P
	Scudder Latin America			X										X			X					X										
	US Treasury Notes				X											X								X								P
	National Checking Acct			X												X																
	VALIC Stock Index Annuity				X																NA											

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SCHEDULE IV — TRANSACTIONS

Name Vic Snyder

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example* Mega Corporation Common Stock	X			10-12-98		X								
	~~20th Century VISTA~~		X		~~1/11/99~~	X		~~error~~							
	~~Benham Prime Money Market~~	X			~~1/11/99~~	X		~~error~~							
	Janus Venture-Fund	X			monthly auto invest	X	Dividend / Cap Gain Reinvest								
	Vanguard Index Total	X			monthly auto invest	X	Dividend / Cap Gain Reinvest								
	Montgomery Growth	X			monthly auto invest	X	Dividend / Cap Gain Reinvest								
	T. Rowe Price New Asia	X			monthly auto invest	X									
	American Century-Money MKT		X	}	Conversion done by merger of Fund Families	X									
	Benham Prime Money MKT	X		}		X									
	T Rowe Price-Europe	X			12/16/98	X	Dividend / Cap Gain Reinvest								
	US Treasury Notes	X			11/30/98	X									

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				X						
	Not Applicable – None											

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule

Source	Description	Value
Example Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
Not Applicable – None		

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	None						

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Not Applicable	None

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	Not Applicable None	

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

Mark E. Souder
(Full Name)

2427 Windsong Court
(Mailing Address)

Fort Wayne, IN 46804

Daytime Telephone
202-225-4436 DC office

Filer Status [X] Member of the U.S. House of Representatives — State: IN District: 4th [ ] Officer or Employee — Employing Office

Report Type [X] Annual (May 17) [ ] Amendment [ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Mark E. Souder

DATE (Month/Day/Year) 5/13/99

3860

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Historic Souder's of Grabill	Guaranteed payment to partner	$200
	Diane K. Souder - Consultant of Discovery Toys	Spouse proprietorship	N/A

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name: Mark E. Souder

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	Value of Asset (A None; B $1 – $1,000; C $1,001 – $15,000; E $15,001 – $50,000; F $50,001 – $100,000; G $100,001 – $250,000; H $250,001 – $500,000; I $500,001 – $1,000,000; J $1,000,001 – $5,000,000; K $5,000,001 – $25,000,000; L $25,000,001 – $50,000,000; Over $50,000,000)	Type of Income (DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify: For Example, Partnership Income or Farm Income))	Amount of Income (I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000)	Transaction (P, S, E)
SP	Mega Corp. Stock	X	DIVIDENDS	IV	P
DC, *Examples:*	Simon & Schuster	Indefinite	Royalties	IX	
JT	1st Bank of Paducah, KY accounts	F	INTEREST	VI	
	Partnership interest				
	1. Souder's General Store	E	Partnership income	I	
	Activity - General Store Retail Sales				
	Assets - Building, Inventory, Equipment & Fixtures				
	Percentage ownership - 50.5%				

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Mark E. Souder

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
	2. Historic Souder's of Grabill Partnership Interest	E X	Partnership income	VI X	
	Activity - Real estate rental				
	Assets - Buildings, Furnishings & Equipment				
	Percentage ownership - 25%				
SP	3. Certificate of Deposit Grabill Bank	C X	INTEREST X	IV X	
	4. Certificate of Deposit Grabill Bank	C X	INTEREST X	IV X	

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	Grabill Bank, Grabill, Indiana	Mortgage - Historic Souder's of Grabill - Real Estate Location - Grabill, IN Ownership % - 25%	X									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source		Description	Value
Example	Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
	N/A		

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	General Communication, Inc.	June 28 - July 3	Wash. DC - Dillingham, AK - Wash. DC	Y	Y	Y	N
	Purpose: Visit rural telecommunications sites in western Alaska						

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Director	Our Country Home, Inc.
Managing Partner	Historic Souder's of Grabill
Managing Partner	Souder's General Store

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	N/A	

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 13 AM 9:38
OFFICE OF THE CLERK
HOUSE OF REPRESENTATIVES
(10)
MC
INSIDE MAIL
(Office Use Only)

Floyd Davidson Spence
(Full Name)

2405 Rayburn House Office Building (202) 225-2452
(Mailing Address) Daytime Telephone:

Washington, DC 20515

Filer Status	[X] Member of the U.S. House of Representatives	State: South Carolina District: 2nd	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL Floyd D. Spence

DATE (Month/Day/Year) 5/11/99

3867

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of South Carolina	Legislative Pension	$ 10,796
	Department of Defense	U.S.Navy Retirement	$ 11,887

For payments to charity in lieu of honoraria, use Schedule II.

3868

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
Examples: XYZ Magazine	Article	Aug. 13, 1998	$500
N/A	N/A	N/A	N/A

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Name Floyd Davidson Spence

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Examples: SP Mega Corp. Stock					X								X										X								P
DC	Simon & Schuster		Indefinite																	Royalties									X			
JT	1st Bank of Paducah, KY accounts						X									X										X						
	Carolina First Bldg. Lexington, SC									X					X														X			
	Carolina First Bldg. Georgetown, SC								X						X													X				
	Advanced Auto Bldg. Beaufort, SC								X						X													X				
	Advanced Auto Bldg. Irmo, SC								X						X													X				
	Monroe Muffler Bldg. Orangeburg, SC								X						X													X				
	32 +-Acres,Real Est. Lexington, SC									X							N/A								N/A							

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Floyd Davidson Spence

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
SP	1.28 Acres/House Lexington, SC					X										N/A								N/A								
	Wright Patman Federal Credit Union			X												X						X										
JT	Branch Bank & Trust		X													X						X										
	National Financial Center, Thrift Savings			X												X								X								
SP	Branch Bank & Trust, Checking			X												X						X										
SP	Branch Bank & Trust, Checking		X													X						X										
JT	Branch Bank & Trust, Checking		X													X						X										
JT	Carolina First, Checkg.			X												X						X										
JT	Carolina First, Checkg.		X													X						X										
SP	Carolina First 100 Shares Common Stock			X										X								X										
	Thrift Savings Plan				X									X		X						X										
	Qualified Intermediary Account								X								X											X				E
	Note due from Spence Plantation Phase V, LP							X								X					X											E

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SCHEDULE IV — TRANSACTIONS

Name Floyd Davidson Spence

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
SP	Carolina First Common Stock - 100 Shares	X			9/9/98	X									
	*Exchange of portion of Lake Murray property for Goodyear Tire Building			X	10/22/98							X			
	(Exchange not complete until 1999)														

*Note:
Exchange for a building-one Goodyear tire store in Lexington, SC and one Goodyear tire store in Augusta, GA in 1999.

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability: B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	Wachovia, Lexington, SC	Mortgage on Advanced Auto Bldgs.Irmo & Beaufort,SC						X				
	Wachovia, Lexington, SC	Mortgage on Carolina First Lexington Bldg.						X				
	Wachovia, Lexington, SC	Mortgage on Monroe Muffler Bldg.,Orangeburg,SC				X						
	Regions Bank, Lexington, SC (formerly Palmetto)	1.28 Acres/House, Lexington, SC			X							
	BB&T, Lexington, SC	100 Drake Trace Lexington, SC			X							

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
N/A	N/A	N/A

Use additional sheets if more space is required.

SCHEDULE V — LIABILITIES (Continued)

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	NationsBank, Lexington, SC	Mortgage - Lake Murray Lexington, SC		X								
	Carolina First, Lexington, SC	1 Acre - Lake Murray Lexington, SC				X						
	Carolina First, Lexington, SC	Mortgage - Lake Murray Lexington, SC			X							
	Carolina First, Lexington, SC	Unsecured note Lexington, SC				X						
	NationsBank, Lexington, SC	Mortgage cabin/1 acre Lake Murray, Lexington, SC				X						

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

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Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
N/A	N/A	N/A

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Republican National Committee	June 11-12	Aspen, CO	Y	N	N	N
	Institute of the North	June 29-July 3	Columbia, SC, Anchorage,AK,Col.,SC	Y	Y	Y	3 days

This page may be copied if more space is required.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
N/A	N/A

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
1970	State of South Carolina Retirement System	Pension

GPO: 1999 55–195 (mec)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 17 AM 10: 09
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES

(4)

MC MAY 17 1999
(Office Use Only)

Deborah Ann Stabenow
(Full Name)

2709 S. Deerfield Avenue (202) 225-4872
(Mailing Address) Daytime Telephone:

Lansing, Michigan 48911

Filer Status	[X] Member of the U.S. House of Representatives — State: Michigan District: 8	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
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V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL: Deborah A. Stabenow

DATE (Month/Day/Year): May 14, 1999

3877

Name Deborah A. Stabenow

Page 4 of 7

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X									X								P
	Simon & Schuster			Indefinite																Royalties								X			
	1st Bank of Paducah, KY accounts						X									X									X						
	State of Michigan																														
	401K-through Fidelity																														
	Investments:																														
	50% Equity Income Fund				X									X											X						
	50% Megellan Fund				X									X											X						

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Deborah A. Stabenow

Page 3 of 4

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	State of Michigan Deferred Comp. 457			X												X					N.A.												
	Kemper Money Market Fund			X												X							X										
	Thrift Savings Plan (U.S. House of Reps.)			X												X					N.A.												

This page may be copied if more space is required.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Board Member	Friends of Child Abuse and Neglect Prevention, Inc.

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
1/1/95	Michigan Legislative Retirement System	participation in the Michigan Legislative Retirement health program.

GPO: 1999 55-195 (mec)

Use additional sheets if more space is required.

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
99 MAY 17 PM 3:41
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U.S. HOUSE OF REPRESENTATIVES
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(Office Use Only)

(8)
MC

Fortney Pete Stark
(Full Name)

239 Cannon House Office Building
(Mailing Address)

Washington DC 20515
Daytime Telephone: 202-225-5065

Filer Status: [X] Member of the U.S. House of Representatives — State: CA District: 13 — [ ] Officer or Employee — Employing Office

Report Type: [X] Annual (May 15) — [ ] Amendment — [ ] Termination — Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X] No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ] No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X] No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X] No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X] No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X] No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ] No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ] No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X] No [ ]	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS–Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL: Pete Stark — DATE (Month/Day/Year): 5/17/99

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Name Fortney Pete Stark	Page 1 of 1

SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Deborah R. Stark, Consulting fees	Spouse Fees	NA

For payments to charity in lieu of honoraria, use Schedule II.

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Name Fortney Pete Stark | Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
XYZ Magazine	Article	Aug. 13, 1998	$ 500
College of American Pathologists, Northfield, IL	Speech	1/26/98	$2,000.00
Fay Improvement Co., San Francisco, CA	Speech	1/27/98	$2,000.00
American Hospital Association, Washington, DC	Speech	2/2/98	$2,000.00
California Healthcare Assn, Sacramento CA	Speech	2/2/98	$2,000.00
Duke University, Durham, NC	Speech	2/12/98	$480.00
American Academy of Physical Medicine & Rehabilitation, Chicago, IL	Speech	4/27/99	$2,000.00
American Society of Anesthesiologists, Park Ridge, IL	Speech	6/16/98	$1,500.00
American College of Cardiology, Bethesda, MD	Speech	9/23/98	$2,000.00

Name Fortney Pete Stark | Page 1 of 2

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
SP, DC, JT *Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
JT Rental House 2nd St, SE, Washington, DC	$250,001 - $500,000	Rent	$15,001 - $50,000	NA
Aardolie Oil Partnership, Texas	$1 - $1,000	Royalty	$1 - $200	NA
SP Charles Schwab, CMA	$50,001 - $100,000	Interest	$1,001 - $2,500	NA
JT Note From Stark Invesment Co, LP	$1,001 - $15,000	Interest	$15,001 - $50,000	NA
SP Chateau Properties	$1,001 - $15,000	Dividends	$201 - $1,000	NA
SP Felcor Ste Hotel	$1,001 - $15,000	Dividends	$201 - $1,000	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

SP	LTC Properties	$1,001 - $15,000	Dividends	$201 - $1,000	NA
SP	Pacific Gulf Properties	$1,001 - $15,000	Dividends	$201 - $1,000	NA
SP	Starbucks	$1,001 - $15,000	Dividends	None	NA
SP	Vanguard Growth Index Fund	$15,001 - $50,000	Dividends	$201 - $1,000	NA
DC	Dodge & Cox Stock Fund	$1,001 - $15,000	Dividends	$201 - $1,000	NA
DC	20th Century Gift Trust Fund	$1,001 - $15,000	Dividends	$201 - $1,000	NA
DC	Federal Realty Trust	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	** Asset of Stark Investment Co., LP (44%)	None	Partnership	None	NA
	** Multi-Tennant Warehouse, Littlefield Dr., South San Francisco, CA	$5,000,001 - $25,000,000	Rent	$100,001 - $1,000,000	NA
	** Richey Oil Co., Texas	$15,001 - $50,000	Royalty	$5,001 - $15,000	NA
	** ElDorado Indus. Park (land) Stockton, CA	None	Vacant	None	NA
	**Whitney Development Co, Lafayette, CA	None	Misc.	None	NA
	**Damson Oil Co., Texas	None	Royalty	None	NA
	**Note from J.P. Stark	$15,001 - $50,000	Interest	None	NA

Name Fortney Pete Stark	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
JT	Branch Banking & Trust	Mortgage on 2nd St , SE Washington, DC	$100,001 - $250,000
JT	NationsBank, MD	Mortgage on 2nd St., SE Washington, DC	$50,001 - $100,000
	RMA Partners	Judgement	$500,001 - $1,000,000
	**Indicate Obligations of Stark Investment Co. LP (44% Owned)	**	$5,000,001 - $25,000,000
	**Confederation Life Ins. Co.	Mortgage on S. San Francisco Warehouse	$5,000,001 - $25,000,000
	**Fremont Bank, CA	Note	$100,001 - $250,000

Name Fortney Pete Stark | Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor

Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
Kaiser Permanente	1/21/98	San Jose-Santa Barbara-San Jose	N	N	N	0
Duke University	2/12/98-2/13/98	Washington-Durham-Washington	Y	Y	N	0
Drager Foundation	3/20/98-3/25/98	Washington-Berlin-Washington	Y	Y	Y	1

Name Fortney Pete Stark	Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
President & Director	Stark Investment Company, Inc., Fremont, CA
President & Director	Pete Stark Foundation, Fremont, CA

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 14 PM 1:05
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(13)
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(Office Use Only)

Clifford B. Stearns
(Full Name)

2352 Rayburn House Office Building
(Mailing Address)

Washington DC 20515

Daytime Telephone: (202) 225-5744

Filer Status	[X] Member of the U.S. House of Representatives	State: FL District: 06	[ ] Officer or Employee — Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination — Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	X	
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	X	
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	X	
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	X	
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	X	
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**		X
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	X	
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	X	
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**		X

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?		X
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?		X

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001)

SIGNATURE OF REPORTING INDIVIDUAL: Clifford B. Stearns

DATE (Month/Day/Year): May 13, 1999

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Name Clifford B. Stearns	Page 1 of 1

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Central Florida Community College	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

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Name Clifford B. Stearns	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium.
A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
XYZ Magazine	Article	Aug. 13, 1998	$ 500
American Gas Association	Speech	May 19, 1998	$500.00
K-Mart Kids Race Against Drugs	Speech	Sept. 16, 1998	$500.00

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block.	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT *Examples:* SP 123 Main St., Dover, Del.	Mega Corp. Stock 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
NationsBank, Ocala, FL		$1,001 - $15,000	Interest	$1 - $200	NA
Congress Federal Credit Union		$1,001 - $15,000	Interest	$1 - $200	NA
T. Rowe Price Equity Index		$1,001 - $15,000	Capital Gains and Dividends	$1 - $200	P (<$1,000)
T. Rowe Price Media & Telecom		$1,001 - $15,000	Capital Gains	$1 - $200	P ($<1,000)
T. Rowe Price New Horizons		$1,001 - $15,000	Capital Gains	$1 - $200	P (<$1,000)
T. Rowe Price Emerging Markets Bond		$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P (<$1,000)

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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

T. Rowe Price High Yield	$1,001 - $15,000	Dividends	$201 - $1,000	P (<$1,000)
T. Rowe Price Spectrum Income	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P (<$1,000)
T. Rowe Price Summit Cash Reserves	$1,001 - $15,000	Dividends	$201 - $1,000	P (<$1,000)
Dean Witter Liquid Asset Fund	$15,001 - $50,000	Dividends	$1,001 - $2,500	NA
American Express	$1,001 - $15,000	Dividends	$1 - $200	NA
Harris Corporation	$1 - $1,000	Dividends	$1 - $200	NA
Chrysler Corporation	$1 - $1,000	Dividends	$1 - $200	NA
Exxon Corporation	$1 - $1,000	Dividends	$1 - $200	NA
Keycorp	$1 - $1,000	Dividends	$1 - $200	NA
Vanguard Asset Allocation Funds	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	NA
McDonalds Corp	$1 - $1,000	Dividends	$1 - $200	NA
The Coca Cola Company	$1 - $1,000	Dividends	$1 - $200	NA
IBM, Inc.	$1,001 - $15,000	Dividends	$1 - $200	NA
Trust Under the Will of Emily Stearns for the Sole Benefit of the 3 Children of Clifford B. Stearns of which only 2 are dependents. Each child is an equal beneficiary. 100% of the trust has been disclosed as follows:	None	N/A	None	NA
Suntrust Bank	$1,001 - $15,000	Interest	$1 - $200	NA
Dean Witter Liquid Asset Fund	$15,001 - $50,000	Interest and Dividends	$201 - $1,000	NA
U. S. Treasury Note	$50,001 - $100,000	Interest	$2,501 - $5,000	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	AT&T Bonds	None	Interest	$201 - $1,000	S
	Keycorp Stock	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	T. Rowe Price High Yield	$1,001 - $15,000	Dividends	$201 - $1,000	P (<$1,000)
	T. Rowe Price Equity Index	$15,001 - $50,000	Capital Gains and Dividends	$201 - $1,000	P (<$1,000)
	T. Rowe Price Mid-Cap Growth	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P (<$1,000)
	T. Rowe Price Spectrum Growth	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P
	T. Rowe Price Spectrum Income Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P (<$1,000)
	T. Rowe Price Science & Tech	$1,001 - $15,000	Capital Gains	$1 - $200	P (<$1,000)
	T. Rowe Price Dividend Grwth Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P (<$1,000)
	T. Rowe Price Emerging Mkt Bond	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P (<$1,000)
	T. Rowe Price Prime Reserve Money	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	Vanguard Star Fund (End of Trust Assets)	$1,001 - $15,000	Capital Gains and Dividends	$1 - $200	NA
	71.70% Interest, Silver Springs Inn, Ltd., a Partnership, Silver Springs, FL (cash, mtg. receivable, loan costs, and debt)	$100,001 - $250,000	Interest (Gross)	$15,001 - $50,000	NA
	(Silver Springs Inn, Ltd. cont'd)	None	Memo: Int. (Net of Int. Exp.)	$15,001 - $50,000	NA
	(Silver Springs Inn, Ltd. cont'd)	None	Capital Gains and Dividends	$5,001 - $15,000	NA
	53.34% Interest, Rock Creek, Ltd., a Partnership, Silver Springs, FL (cash and mtg. receivable)	$50,001 - $100,000	Interest (Gross)	$2,501 - $5,000	NA
	(Rock Creek Ltd. cont'd)	None	Memo: Int. (Net of Int. Exp)	$2,501 - $5,000	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	(Rock Creek Ltd. cont'd)	None	Capital Gains	$201 - $1,000	NA
	38.05% Interest, Potomac Park, Inc., an S Corp, Silver Springs, FL (cash, mtg. receivable, and debt)	$1 - $1,000	Interest (Gross)	$15,001 - $50,000	NA
	(Potomac Park, Inc. cont'd)	None	Memo: Int. (Net of Int. Exp.)	None	NA
	(Potomac Park, Inc. cont'd)	None	Capital Gains	$201 - $1,000	NA
	(Potomac Park, Inc. cont'd)	None	Ordinary Income from S Corp	$1 - $200	NA
	100% Interest, First Silver Springs, Inc., a C Corporation, Silver Springs, FL (cash, mtg. receivable, other receivables, investments, and debt)	$500,001 - $1,000,000	NA	None	NA
	100% Interest, Stearns House, Inc., an S Corp, Silver Springs, FL (cash, furniture, and debt)	$50,001 - $100,000	Dividends	$1,001 - $2,500	NA
	(Stearns House, Inc. cont'd)	None	Ordinary Income from S Corp	$15,001 - $50,000	NA
	Rental Building (Restaurant), 5545 E. Silver Springs Blvd., Silver Springs, FL	$250,001 - $500,000	Rent (Gross)	$5,001 - $15,000	NA
	(Rental Building cont'd)	None	Memo: Rent (Net of Exp.)	None	NA
	Rental Building (Office), 2950 N.E. 55th Ave., Silver Springs, FL	$50,001 - $100,000	Rent (Gross)	$5,001 - $15,000	NA
	(Rental Building cont'd)	None	Memo: Rent (Net of Exp.)	$1,001 - $2,500	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	Mortgage Receivable, Shri Natjhi, Inc., Sivler Springs, FL (sale of triplex). Note: The entire sale was reported in a preceding year. The proportionate gain on the mortgage principalcollection is reported this year.	$50,001 - $100,000	Interest	$5,001 - $15,000	NA
	(Mortgage Receivable, Shri Natjhi, Inc. cont'd)	None	Capital Gains	$1,001 - $2,500	NA
	Note Receivable, Silver Springs, Inn, Ltd., Silver Springs, FL	$50,001 - $100,000	Interest	$5,001 - $15,000	NA
	Loan Receivable, Potomac Park, Inc., Silver Springs, FL	$15,001 - $50,000	Interest	None	NA
	SunTrust, Ocala, FL	None	NA	None	NA
	Dean Witter Reynolds, Ocala, FL (IRA) (Money Market Funds)	$1 - $1,000	Dividends	$1 - $200	NA
	Dean Witter Reynolds, Ocala, FL (IRA) (Mutual Funds)	$15,001 - $50,000	Dividends	$1 - $200	NA
	Dean Witter Reynolds, Ocala, FL (IRA) (Money Mkt Funds & Gov't Securities)	$15,001 - $50,000	Dividends	$201 - $1,000	NA
	Rental Building (Marina Towers) Alexandria, VA	$100,001 - $250,000	Rent (Gross)	$5,001 - $15,000	Personal use in prior years. Converted to rental property in current year.
	(Rental Building cont'd)	None	Memo: Rent (Net)	None	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	Rental Building (Old Town Gateway Townhouse) Alexandria, VA	$250,001 - $500,000	Rent (Gross)	$5,001 - $15,000	P - Half of the property is used for personal use and the other half is rented to a tenant. The asset value is reflected at 100%.
	(Rental Building cont'd)	None	Memo: Rent (Net of Exp.)	None	NA

Name Clifford B. Stearns	Page 1 of 1

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
	Emily N. Stearns Trust: AT&T Corporate Bond	Sold	11/30/98	$1,001 - $15,000
	Emily N. Stearns Trust: T. Rowe Price Spectrum Growth	Purchase	Multiple purchases with dividend and capital gain reinvestments.	$1,001 - $15,000
	Rental Building (Old Town Gateway Townhouse) Alexandria, VA	Purchase	2/1/98	$250,001 - $500,000

Name Clifford B. Stearns	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
	SunTrust Bank, Ocala, FL	Mortgage on Restaurant, Silver Springs, FL	$15,001 - $50,000
	Washington Mutual, Northridge, CA	Mortgage on Marina Towers Rental, Alexandria, VA	$100,001 - $250,000
	NationsBank Mortgage, Charlotte, NC	Mortgage on Old Town Gateway Apartment, Alexandria, VA	$250,001 - $500,000

Name Clifford B. Stearns	Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
The Awakening, Sea Island, GA - Speech	Jan. 9-11	Ocala-Sea Island-Ocala	Y	Y	Y	N
National Guard Association of the United States - Speech	Sept. 5-6	Wash DC-Milwaukee, WI-Wash DC	Y	N	N	N

Name Clifford B. Stearns	Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
General & Limited Partner	Silver Springs Inn, Ltd.
General & Limited Partner	Rock Creek Park, Ltd.
President	Potomac Park, Inc.
President	First Silver Springs, Inc.
President	Stearns House, Inc.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
99 MAY 17 PM 2:41
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

Charles W. Stenholm
(Full Name)

1211 Longworth HOB
(Mailing Address)

Washington, D.C. 20515

Daytime Telephone: (202)225-6605

Filer Status	[X] Member of the U.S. House of Representatives — State: TX District: 17	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ] No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [X] No [ ]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X] No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X] No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X] No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X] No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X] No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ] No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X] No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ] No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ] No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL: Charles W. Stenholm

DATE (Month/Day/Year): 5-13-99

3902

Name	Charles W. Stenholm	Page 2 of 10

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
Examples: XYZ Magazine	Article	Aug. 13, 1998	$500
Washington Campus, Wash., D.C.	Speech	2/24/98	$ 500.00
Washington Campus, Wash., D.C.	Speech	3/10/98	$ 500.00
Washington Campus, Wash., D.C.	Speech	4/28/98	$ 500.00
American Council on Education	Speech	6/3/98	$1000.00
Washington Campus, Wash., D.C.	Speech	6/4/98	$ 500.00
Washington Campus, Wash., D.C.	Speech	6/9/98	$ 500.00
Washington Campus, Wash., D.C.	Speech	6/22/98	$ 500.00
Washington Campus, Wash., D.C.	Speech	9/15/98	$ 500.00
Tennessee Farm Bureau	Speech	12/7/98	$ 500.00

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name: Charles W. Stenholm

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A	A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify. For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples.* SP Mega Corp. Stock					X								X										X								P
	Simon & Schuster			Indefinite																Royalties									X			
	1st Bank of Paducah, KY accounts						X									X									X							
JT	Independent Bank Shares			X										X								X										NA
JT	Ericksdahl Co-Op gin			X										X										X								NA
JT	Jones-Haskell Grain Co-Op			X										X									X									NA
JT	Stamford Electri Co-Op			X										X							X											NA
JT	Plains Cotton Co-Op			X										X										X								NA
JT	Rolling Plains Co-Op Compr			X										X								X										NA

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Charles W. Stenholm

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
JT	S&S Feeders-50% partnersp		X											X							X											NA
JT	OK Oil & Gas Lmt partnersp			X																royalties		X										NA
JT	OK Oil,Gas Lmt partnersp			X																royalties		X										NA
SP	Dessa Carmen Watson estate*						X													trust inc												NA
JT	First State Bank,Stamford			X												X						X										NA
JT	First Va Bank, Arlington		X													X						X										NA
JT	Cong Fed Credit Union			X												X						X										NA
JT	8300 John Deere tractor					X														lease						X						NA
JT	1997 Buick LeSabre			X																reimbrst						X						NA
JT	1998 Chevy Blazer				X															reimbrsmt						X						NA
JT	401k House Thrift Sav Plan					X										X										X						NA
JT	IRA Am Exp Trust Co.					X										X										X						NA
JT	840 acres-Jones Co. TX							X												rent,ag												NA
	Rent																			rent							X					NA
	USDA																			CCC pmts						X						NA
JT	Double S Farms (50% stock)					X								X							X											NA
SP	75 acres Wheeler County,TX				X																											NA
	USDA																			ag prog			X									NA
	Minerals																			royalties					X							NA
JT	S&S Enterprs 40 acres-Jones				X															rent		X										NA
JT	160 acres-Jones Co, TX					X														(none)	X											P
JT	Residence						X													(none)	X											NA

*see additional information on next page

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Charles W. Stenholm

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
JT	John Deere 6600 Sprayer					x														(none)	x											P
	Details of Watson estate trust of spouse:																															
	Fixed common trust funds (NCNB, Abilene)				x															trust												
	Equity common trust funds (NCNB, Abilene)				x															trust												
	Money Market trust funds (NCNB, Abilene)			x																trust												
	¼ interest lot 27, blk 1 (Stamford, TX)			x																trust												
	1/6 interestVaugnn & Jett (Taylor County, TX)					x														trust												
	Mineral assets (Wheeler County, TX)						x													trust												

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SCHEDULE IV — TRANSACTIONS

Name Charles W. Stenholm

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example.* Mega Corporation Common Stock	X			10-12-98		X								
JT	John Deere 6600 Sprayer & Nurse Tank	X			4-98			X							
JT	160 acres farmland, Jones County, Tx	X			2-98			X							

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				x						
JT	First Ntl Bank, Sweetwater, TX	Business-OK Oil & Gas Prtnsp	x									
JT	Federal Land Bank, Haskell, TX	Business-40.5 acres,Jones Co	x									
JT	Equitable AgriBusiness, Inc.	Business-840 acres,Jones Co.				x						
JT	Rolling Plains PCA, Stamford, TX	Business-gen farm operations		x								
JT	First State BAnk, Stamford, TX	Business-John Deere 6600			x							

(see continuation on next page)

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
	SEE NEXT PAGE	

Use additional sheets if more space is required.

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				x						
JT	First State Bank, Stamford, TX	Business-OK Oil& Gas Prntshp	x									
JT	Chase Advantage Credit	Personal - home improvements	x									
JT	Chase Manhattan, New York	Residence				x						

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
Texas Hospital Association	Public Service Award - Crystal award	$944.00
	(approved by Committee on Standards of Official Conduct 3/11/98)	

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
Examples: Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
Farm Credit Council & Ntl. Council of Farmer Coopertvs	1/19-21/98	Abilene - Orlando - Dallas	Y	Y	N	N
National Cotton Council	2/1-2/98	Dallas - SanAntonio-Wash,DC	Y	Y	N	N
NationalMeat Association	2/14-15/98	Abilene-SanFran-Abilene,Tx	Y	Y	N	N
Dairy Farmers of American	3/23-24/98	Laredo-KansasCity-Wash,D.C.	Y	Y	N	N
Texas Hospital Association	5/31-6/1/98	Dallas - Wash, D.C.	Y	Y	N	N
DannyThompsonMemorial Golf Tourn	8/26-30/98	Sun Valley,ID-Wash,D.C.	N	N	Y	Member paid trav,lodg,food
Ripon Educational Fund	11/6-14/98	Dallas-Madrid-Wash,D.C.	Y	Y	Y	N
Ntl Milk Producers Federation	11/29-12/1	Abilene-LasVegas-Lubbock,Tx	Y	Y	Y	N
Tennessee Farm Bureau	12/7/98	Wash,DC-Nashville-Wash,DC	N	Y	N	N

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
President	Double S Farms
Partner	S & S Feeders
Partner	S & S Enterprises

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	NONE	

Use additional sheets if more space is required

CHARLES W. STENHOLM
17TH DISTRICT
TEXAS

1211 LONGWORTH HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-6605
FAX (202) 225-2234
e-mail: Texas17@mail.house.gov
Home Page: http://www.house.gov/stenholm/

AGRICULTURE COMMITTEE
RANKING MEMBER

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U.S. HOUSE OF REPRESENTATIVES

Congress of the United States
House of Representatives
Washington, DC 20515

DISTRICT OFFICES:
P.O. BOX 1237
STAMFORD, TX 79553
(915) 773-3623
FAX (915) 773-2833

P.O. BOX 1101
ABILENE, TX 79604
(915) 673-7221
FAX (915) 676-9547

33 E. TWOHIG AVE., #318
SAN ANGELO, TX 76903
(915) 655-7994
FAX (915) 658-2798

(2)

June 15, 1999

The Clerk, U. S. House of Representatives
Legislative Resource Center
B106 Cannon House Office Building
Washington, D.C. 20515-6612

MC

Dear Mr. Clerk:

On the Financial Disclosure Statement which I signed and filed on May 13, 1999, I inadvertently failed to check the appropriate box on page 4, indicating the income received by my wife on the Dessa Carmen Watson estate trust.

Please note the attached amended page, on which the box "$1,001 - $2,500" has been marked.

Thank you for adding this amendment to my report.

Sincerely,

Charlie

Charles W. Stenholm
Member of Congress

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Charles W. Stenholm

SP, OC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income												BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
JT	S&S Feeders-50% partnersp		X											X							X												NA
JT	OK Oil & Gas Lmt partnersp			X																royalties		X											NA
JT	OK Oil, Gas Lmt partnersp			X																royalties		X											NA
SP	Dessa Carmen Watson estate	*					X													trust inc				X									NA
JT	First State Bank, Stamford			X												X						X											NA
JT	First Va Bank, Arlington		X													X						X											NA
JT	Cong Fed Credit Union			X												X						X											NA
JT	8300 John Deere tractor					X														lease						X							NA
JT	1997 Buick LeSabre			X																reimbrst						X							NA
JT	1998 Chevy Blazer				X															reimbrsmt						X							NA
JT	401k House Thrift Sav Plan					X										X										X							NA
JT	IRA Am Exp Trust Co.					X										X										X							NA
JT	840 acres-Jones Co. TX							X												rent, ag													NA
	Rent																			rent							X						NA
	USDA																			CCC pmts						X							NA
JT	Double S Farms (50% stock)					X								X							X												NA
SP	75 acres Wheeler County, TX				X																												NA
	USDA																			ag prog			X										NA
	Minerals																			royalties				X									NA
JT	S&S Enterprs 40 acres-Jones				X															rent		X											NA
JT	160 acres-Jones Co, TX					X														(none)	X												P
JT	Residence						X													(none)	X												NA

*see additional information on next page

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 24 PM 5:01

Ted Strickland
(Full Name)

PO Box 580
Lucasville, OH 45648
(Mailing Address)

Daytime Telephone 202-225-5705

MC MAY 17 1999
(Office Use Only)

Filer Status	[✓] Member of the U.S. House of Representatives — State OH District 6th	[ ] Officer or Employee	Employing Office
Report Type	[✓] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [✓]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [✓]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [✓]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [✓]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [ ]	No [✓]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [✓]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [✓]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [✓]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [✓]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [✓]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [✓]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Ted Strickland

DATE (Month/Day/Year) 5/17/99

3914

Name	Ted Strickland	Page 2 of 3

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Smith Educational Enterprises, Inc. S Corporation	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name Ted Strickland | Page 3 of 3

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		Value of Asset (A) None	(B) $1 – $1,000	(C) $1,001 – $15,000	(E) $15,001 – $50,000	(F) $50,001 – $100,000	(G) $100,001 – $250,000	(H) $250,001 – $500,000	(I) $500,001 – $1,000,000	(J) $1,000,001 – $5,000,000	(K) $5,000,001 – $25,000,000	(L) $25,000,001 – $50,000,000	Over $50,000,000	Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Amount of Income (I) None	(II) $1 – $200	(III) $201 – $1,000	(IV) $1,001 – $2,500	(V) $2,501 – $5,000	(VI) $5,001 – $15,000	(VII) $15,001 – $50,000	(VIII) $50,001 – $100,000	(IX) $100,001 – $1,000,000	(X) $1,000,001 – $5,000,000	(XI) Over $5,000,000	Transaction P, S, E
SP, DC, JT	Examples:	SP	Mega Corp. Stock				X								X										X							P
			Simon & Schuster		Indefinite																Royalties								X			
			1st Bank of Paducah, KY accounts					X									X									X						
	IRA - Nat. City Bank					X											X						—	—	N	A	—	—	—	—	—	

For additional assets and unearned income, use next page.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A

For use by Members, officers, and employees

RECEIVED
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99 MAY 14 AM 10: 52
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
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(Office Use Only)

BOB STUMP
(Full Name)

211 Cannon House Office Building
(Mailing Address)

Washington, D.C. 20515

Daytime Telephone
202-225-4576

Filer Status	[X] Member of the U.S. House of Representatives	State: Arizona District: Third	[ ] Officer or Employee — Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 5/13/99

3917

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Stump Farms ***This is an estimate. I have an extension, and have not yet filed my 1998 income taxes.	Farm Income	$25,000.00***

For payments to charity in lieu of honoraria, use Schedule II.

Name BOB STUMP

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:*	SP	Mega Corp. Stock					X							X										X								P
			Simon & Schuster		Indefinite																Royalties									X			
			1st Bank of Paducah, KY accounts					X									X						X										
	Stump Farms									X												X											
	Community First Nat'l Bank Tolleson, AZ (formerly Bank One Arizona)					X											X								X								
	First Federal Credit Union Accts - Phoenix, AZ				X												X						X										
	Wright Patman Congressional Federal Credit Union							X									X								X								
	Life Ins: Union Bankers Inc.					X											X							X									

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name BOB STUMP

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset											BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	Stock: County Bank			X									X								X											
	American Airlines						X						X								X											
	Tenneco			X									X								X											
	Delta Airlines				X								X								X											
	Federal Resources		X										X								X											
	T.G. Shaw Properties		X										X								X											
	Seligman Comm & Info																															
	IRAs: Fund/Prudential Bache																															
	America West Airlines			X									X								X											
	Northgate Exploration		X										X								X											
	Money Mart Assets			X											X							X										

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Owner	Stump Farms

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

99 MAY 17 PM 4:18
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

(8)

Bartholomew (Bart) T. Stupak
(Full Name)

4101 Michigan Shores Drive
(Mailing Address)
Menominee MI 49858

Daytime Telephone: 202/225-4735

Filer Status	[X] Member of the U.S. House of Representatives	State: MI District: 01	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C. 1001).

SIGNATURE OF REPORTING INDIVIDUAL: Bart T. Stupak

DATE (Month/Day/Year): 5/14/99

3922

SCHEDULE I. EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of Michigan - State Police Pension	Disability Retirement	$16,047.21
	City of Menominee, Michigan (Spouse- Mayor's salary)	Spouse Salary	$1,250.04
	Stupak for Congress	Spouse Salary	$2,000.00

For payments to charity in lieu of honoraria, use Schedule II.

3923

Name Bartholomew (Bart) T. Stupak	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium
A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct An envelope for transmitting the list is included in each Member's filing package

	Source	Activity	Date	Amount
Examples	Association of American Assocjations, Wash., D.C. XYZ Magazine	Speech Article	Feb. 2, 1998 Aug. 13, 1998	$2,000 $ 500
	Kmart Family Foundation	Charity Race Against Drugs	9/16/98	$500.00

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *directed* provide the required information on underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. Exclude: Your personal residence(s) (unless rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U S Government retirement programs If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you write in "NA" for income	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
SP, DC, JT	*Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
	Bart T Stupak, PC (stock)	$1,001 - $15,000	NA	None	NA
JT	Office - 817 Ninth Ave, Menominee, MI	$15,001 - $50,000	Rent	$5,001 - $15,000	NA
JT	Savings Account - Stephenson National Bank	$1,001 - $15,000	Interest	$201 - $1,000	NA
DC	Savings Account - Northern Michigan National Bank	$1,001 - $15,000	Interest	$201 - $1,000	NA
JT	Home- Lots 3&4 - 4101 Michigan Shores Drive, Menominee, MI 49858	$100,001 - $250,000	NA	None	NA

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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

Name Bartholomew (Bart) T. Stupak	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor *at any time* during the reporting period by you, your spouse, or dependent child amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances, and liabilities owed spouse, or the child, parent, or sibling of you or your spouse. Report *revolving charge accounts* only if the balance at the end of the reporting period exceeded

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
Example	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
JT	Stephenson National Bank	Mortgage - 817 9th Avenue, Menominee, MI	$15,001 - $50,000
JT	First National Bank of Menominee, MI	Mortgage - Lots 3 & 4 - 4101 Michigan Shores Drive, Menominee, MI 49858	$100,001 - $250,000

Name Bartholomew (Bart) T. Stupak	Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
Citizens Trade Campaign	2/17/98 - 2/19/98	Washington DC - Atlanta, GA - Columbus, GA - Tallahassee, FL	N	Y	N	NA
Keystone Center	2/19/98 -2/20/98	Gainsville, FL - Keystone, CO - Lansing, MI	Y	Y	N	NA
Citizens Trade Campaign	4/06/98 - 4/9/98	San Diego, CA - Tijuana, Mexico - Modesto, CA - San Francisco, CA	N	Y	N	NA
New York Stock Exchange	4/26/98 - 4/28/98	Green Bay, WI - New York, NY - Green Bay, WI	Y	Y	Y	NA

Name Bartholomew (Bart) T. Stupak | Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
Owner / Director	Bart T Stupak, PC

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE REFERENCE CENTER
99 MAY 18 PM 7:36
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

JOHN E. SUNUNU
(Full Name)

44 BUTTONWOOD ROAD
(Mailing Address)

603 641-9536
Daytime Telephone

BEDFORD, NH 03110

Filer Status	[X] Member of the U.S. House of Representatives — State: NH District: 1	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL John E. Sununu

DATE (Month/Day/Year) 5-12-99

3930

Name JOHN E. SUNUNU | Page 2 of 3

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	COMMUNITY TECHNICAL COLLEGE, STRATHAM, NH	COMMENCEMENT	5.16.98	$100
	CAP-12 INSURANCE, BREAKFAST FORUM, WASHINGTON DC	SPEECH	5.12.98	$500

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Name JOHN E. SUNUNU | Page 3 of 3

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year

	Block A	Block B	Block C	Block D	Block E
		A None; B $1 – $1,000; C $1,001 – $15,000; E $15,001 – $50,000; F $50,001 – $100,000; G $100,001 – $250,000; H $250,001 – $500,000; I $500,001 – $1,000,000; J $1,000,001 – $5,000,000; K $5,000,001 – $25,000,000; L $25,000,001 – $50,000,000; Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
SP, DC, JT — *Examples* — SP — Mega Corp. Stock			X	X	P
Simon & Schuster		Indefinite	Royalties		
1st Bank of Paducah, KY accounts		X	X	X	
CITIZENS BANK MANCHESTER, NH ACCOUNTS		X	X	X	
IRA - FIDELITY MAGELLAN		X	X X X	NA - IRA	
IRA - FIDELITY LATAM		X	X X X	NA - IRA	
IRA - BELLATL STOCK		X	X X	X	
IRA - FIDELITY CASH RES.		X	X	X	

For additional assets and unearned income, use next page.

3932

UNITED STATES HOUSE OF REPRESENTATIVES

Form A
For use by Members, officers, and employees

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

99 MAY 17 PM 4:20
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES (3)
RECEIVED
(Office Use Only)

Cong John Sweeney
(Full Name)

1502 Lookout Lane
(Mailing Address)
Clifton Park NY 12065

Daytime Telephone: 202 225-5614

Filer Status	[X] Member of the U.S. House of Representatives	State: NY District: 22	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** Yes [X] No [ ]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.** Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** Yes [ ] No [X]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** Yes [ ] No [X]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** Yes [X] No [ ]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** Yes [ ] No [X]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** Yes [ ] No [X]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS--Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes [ ] No [X]

EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes [ ] No [X]

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SIGNATURE OF REPORTING INDIVIDUAL John Sweeney

DATE (Month/Day/Year) 5/13/99

3933

Name Cong. John Sweeney	Page 1 of 1

SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of New York	Salary	$58,071.00
	Couch, White, Brenner, Howard, & Feigenbaum, LLP	Salary	$52,533.00
	Rensselaer County	Spouse Salary	$24,094.00
	PEBSCO	Spouse Salary	$1,211.00
	State of New York	Spouse Salary	$30,327.00

For payments to charity in lieu of honoraria, use Schedule II.

Name Cong. John Sweeney | Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
	NYS Employees Federal Credit Union	Mortgage on 18 Muriel Lane Schaghticoke, NY	$100,001 - $250,000

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

LEGISLATIVE RESOURCE CENTER
99 MAY 21 P 12:17

MC MAY 17 1999
(Office Use Only)

James M. Talent
(Full Name)

15739 Cedarmill Drive
(Mailing Address)

Chesterfield MO 63017

Daytime Telephone: 314-872-9561

Filer Status	[X] Member of the U.S. House of Representatives	State MO District 02	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

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III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** Yes [ ] No [X]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** Yes [X] No [ ]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** Yes [ ] No [X]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes [ ] No [X]

EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C. 1001)

SIGNATURE OF REPORTING INDIVIDUAL: James M Talent

DATE (Month/Day/Year): MAY 15, 1999

3936

Name James M. Talent	Page 1 of 1

SCHEDULE I. EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria. list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Washington University Law School	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name James M. Talent	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honoranum
A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
XYZ Magazine	Article	Aug. 13, 1998	$ 500
American Constitution Committee, Washington D.C.	Speech	June 4, 1998	$2,000.00

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *directed* provide the required information on underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. Exclude: Your personal residence(s) (unless rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block.	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you write in "NA" for income.	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
SP, DC, JT	*Examples:* SP Mega Corp. Stock SP 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
JT	Merrill Lynch CMA Money Fund	$1,001 - $15,000	Dividends	$201 - $1,000	
JT	Giant Food Stock	None	Capital Gains	$2,501 - $5,000	Exchanged in a cash merger/Gift
JT	Chase Manhattan Stock	$15,001 - $50,000	Dividends	$201 - $1,000	
JT	Exxon Stock	$15,001 - $50,000	Dividends	$201 - $1,000	
JT	Wal Mart Stores Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	Avon Products Stock	$15,001 - $50,000	Dividends	$201 - $1,000	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	Royal Dutch Petroleum Stock	$1,001 - $15,000	Dividends	$201 - $1,000	
JT	Merrill Lynch Senior Floating Rate Fund	$1,001 - $15,000	Dividends	$201 - $1,000	
SP	Fidelity Magellan (IRA)	$1,001 - $15,000	Capital Gains and Dividends	NA	
DC	Oppenheimer Hi Yield Fund	$1,001 - $15,000	Dividends	$201 - $1,000	
DC	Oppenheimer Hi Yield Fund	$1 - $1,000	Dividends	$1 - $200	
DC	Oppenheimer Main St. Inc. & Growth Fund	$15,001 - $50,000	Capital Gains and Dividends	$201 - $1,000	
DC	Poughkeepsie Financial Corp Stock (exchanged for Hubco Stock)	None	Dividends	$1 - $200	E
DC	Tucson Electric Power Stock (exchanged for Unisource Energy Corp. Stock)	None	NA	None	E
DC	Wang Labs Stock	$1,001 - $15,000	NA	None	
DC	Fleet Financial Group Stock	$15,001 - $50,000	Dividends	$201 - $1,000	
JT	AT&T Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	US Bancorp Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	TECO Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	General Electric Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	MEMC Electr. Matls. Stock	None	NA	None	S
JT	Berskshire Hathaway B Stock	$1,001 - $15,000	NA	None	
JT	Lucent Tech. Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	Merck Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	Commercial Net Realty Stock	$1,001 - $15,000	Capital Gains	$1 - $200	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	CIFRA C COPN Stock	$1 - $1,000	NA	None	
JT	Health Chem Stock	$1 - $1,000	NA	None	
	Missouri State Pension	$15,001 - $50,000	NA	NA	
JT	CGM Mutual Fund	$1,001 - $15,000	Capital Gains and Dividends	$1 - $200	S
	NationsBank Accounts	$15,001 - $50,000	Interest	$201 - $1,000	
SP	Fidelity Puritan Fund (IRA)	$1,001 - $15,000	Dividends	NA	
	Oppenheimer Hi Yield Fund (IRA)	$1,001 - $15,000	Dividends	NA	
JT	Vanguard GNMA Fund	$1,001 - $15,000	Dividends	$201 - $1,000	
SP	Bryan Cave SELF (formerly part of partnership interest)	$1,001 - $15,000	Interest	$1 - $200	
JT	Southwest Gas Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	Wendy's Int'l Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	Rockwood School Dist. Bond	None	Interest	$1 - $200	Redeemed
JT	John Hancock Regional Bank Fund B	$1,001 - $15,000	Capital Gains and Dividends	$1 - $200	
JT	UTS Mo. Muni #66	$1,001 - $15,000	Interest	$1 - $200	
JT	Mo. St. Hlth & Ed. Fac. Bonds	None	Interest	$201 - $1,000	Redeemed
JT	Mo. St. HSGDV Comm. GNMA Bonds	$1,001 - $15,000	Interest	$201 - $1,000	
JT	Merrill Lynch Global Alloc. Fund	$1,001 - $15,000	Dividends	$1 - $200	
	Fidelity Cash Reserves (IRAs)	$1,001 - $15,000	Interest	NA	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	Sogen Int'l Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	
	Oppenheimer Main St. Inc. & Growth Fund (IRA)	$15,001 - $50,000	Dividends	NA	
SP	Fidelity Contra Fund (IRA)	$1,001 - $15,000	Dividends	NA	
SP	Fidelity Blue Chip Fund (IRA)	$1,001 - $15,000	Dividends	NA	
SP	Putnam New Opportunities Fund (IRA)	$1,001 - $15,000	Dividends	NA	
DC	Twentieth Century Giftrust	$1,001 - $15,000	NA	None	
DC	Davis NY Venture Fund	$1,001 - $15,000	Dividends	$1 - $200	
JT	Vanguard Windsor	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	
JT	Oracle Stock	$1,001 - $15,000	NA	None	
JT	3 Com Stock	$1,001 - $15,000	NA	None	
JT	Safeco Stock	$1,001 - $15,000	Dividends	$1 - $200	
JT	Jones Pharma Stock (formerly Jones Medical)	$1,001 - $15,000	Dividends	$1 - $200	
SP	Fidelity Select Electronics (IRA)	$1,001 - $15,000	Dividends	NA	
DC	Oracle Stock	$1,001 - $15,000	NA	None	
JT	Guardian Savings & Loan Association of Houston, Texas Certificate of Deposit	$15,001 - $50,000	Interest	None	P
JT	Federated Investors Stock	$1,001 - $15,000	Dividends	$1 - $200	P
JT	Muniholdings Insured Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P
JT	SBC Communications Stock	$1,001 - $15,000	Dividends	$1 - $200	P

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	Hibernia Corp. Stock	$1,001 - $15,000	Dividends	$1 - $200	P
JT	Intel Stock	$1,001 - $15,000	Dividends	$1 - $200	P
SP	1st Trust Unit 245 REIT Growth & Inc. Tr 98 (IRA)	$1,001 - $15,000	Dividends	NA	P
SP	Marsico Focus Fund (IRA rolled over from Nationsbank)	$1,001 - $15,000	Capital Gains and Dividends	NA	
DC	Milton O. Talent Irrevocable Trust (DCs currently have a 3/5's interest. The values and income are based on the DCs' interest. Assets that don't meet the asset or income test are not listed but are included in the aggregate value and income of the Trust:	$250,001 - $500,000	Capital Gains and Dividends	$5,001 - $15,000	
DC	Bontex Stock	$1 - $1,000	NA	None	
DC	Wheelabrator Tech Stock	None	Capital Gains	$2,501 - $5,000	Exchanged in a cash merger
DC	Spartech Stock	$15,001 - $50,000	Dividends	$201 - $1,000	
DC	Alumax Stock (exchanged for Aluminum Co AM PV1)	None	NA	None	E
DC	MedPartners Stock	$1,001 - $15,000	NA	None	
DC	Morgan Stanley Dean Witter Discover Stock	$15,001 - $50,000	Dividends	$201 - $1,000	
DC	Cyprus Amax Minerals Stock	$1 - $1,000	Dividends	$1 - $200	
DC	Telefonica (CPT) Peru B Pen Par Ordinary Stock	$1,001 - $15,000	Dividends	$201 - $1,000	
DC	Continental Health Affil Stock (exchanged for Kuala Healthcare Stock)	None	NA	None	E

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

DC	Waste Management Stock (exchanged for Waste Management Inc. New Stock)	None	Dividends	$1 - $200	E
DC	Ralcorp Hldgs Inc. New Stock	$1,001 - $15,000	NA	None	
DC	Barrett Resources Stock	$1,001 - $15,000	NA	None	
DC	Chantal Pharmaceutical Stock	$1 - $1,000	NA	None	
DC	John Hancock Reg. Bank Fund Cl B	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	
DC	Oppenheimer Main St. Inc. & Growth Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	
DC	Putnam New Opportunities Fund	$1,001 - $15,000	Capital Gains	$201 - $1,000	
DC	Smith Barney Money Fund	None	Interest	$1 - $200	
DC	Sogen Int'l Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	
DC	Allstar Inns Stock	$1 - $1,000	NA	None	
DC	Health Chem Stock	$1 - $1,000	NA	None	
DC	Johns Manville New Stock	$1,001 - $15,000	Dividends	$1 - $200	
DC	MCI Cap I Preferred Stock	$1,001 - $15,000	Dividends	$201 - $1,000	
DC	Keyport Life Key Index Annuity	$1,001 - $15,000	NA	None	
DC	Castle & Cooke Stock	$1,001 - $15,000	NA	None	
DC	Dave & Busters Stock	$1,001 - $15,000	NA	None	
DC	Maxxam Stock	None	Capital Gains	$1,001 - $2,500	S
DC	Payless Shoes Stock	$1,001 - $15,000	NA	None	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

DC	Wang Labs Stock	$1,001 - $15,000	NA	None	
DC	Vanguard Windsor II Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	
DC	Allegiance Stock	$15,001 - $50,000	Dividends	$1 - $200	
DC	Apple Computer Stock	$1,001 - $15,000	NA	None	
DC	Cash American Int'l Stock	$15,001 - $50,000	Dividends	$1 - $200	
DC	Primex Technologies Stock	$1,001 - $15,000	Dividends	$1 - $200	
DC	Vanguard Index 500 Fund	$1,001 - $15,000	Capital Gains and Dividends	$1 - $200	
DC	General Mills Stock	$1,001 - $15,000	Dividends	$1 - $200	
DC	CMA Money Fund	$15,001 - $50,000	Dividends	$201 - $1,000	
DC	Aluminum Co. AM PV1 Stock (received in exchange for Alumax Stock)	$1,001 - $15,000	Capital Gains and Dividends	$1 - $200	E
DC	Kuala Healthcare Stock (received in exchange for Continental Health Affil. Stock)	$1 - $1,000	NA	None	E
DC	Waste Management Inc. New Stock (received in exchange for Waste Management Stock)	$1,001 - $15,000	Dividends	$1 - $200	E
DC	Agribands Int'l Inc. Stock THIS ENDS THE TRUST ASSET LIST.	$1,001 - $15,000	NA	None	Gift
JT	MCI Worldcom Inc. Stock	$1,001 - $15,000	Dividends	None	Meets threshold reporting requirement this year
DC	Merrill Lynch CMA Money Fund	$1,001 - $15,000	Dividends	$1 - $200	Meets threshold reporting requirement this year.
DC	Hubco Stock	$1,001 - $15,000	Dividends	$1 - $200	E

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

DC	Unisource Energy Corp. Stock	$1,001 - $15,000	NA	None	E

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
Example:	Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
JT	Giant Food Stock	Exchange	12/16/98	$1,001 - $15,000
DC	Poughkeepsie Financial Corp. Stock exchanged for Hubco Stock	Exchange	04/27/98	$1,001 - $15,000
DC	Hubco Stock received in exchange for Poughkeepsie Financial Corp. Stock	Exchange	04/27/98	$1,001 - $15,000
DC	Tucson Electric Power Stock exchanged for Unisource Energy Corp. Stock	Exchange	01/05/98	$1,001 - $15,000
DC	Unisource Energy Corp. Stock received in exchange for Tucson Electric Power Stock	Exchange	01/05/98	$1,001 - $15,000
JT	CGM Mutual Fund	Sold	05/04/98	$1,001 - $15,000
JT	Rockwood School Dist. Bond	Exchange	02/02/98	$1,001 - $15,000
JT	Mo. St. Hlth & Ed. Fac. Bonds	Exchange	11/16/98	$1,001 - $15,000
JT	Federated Investors Stock	Purchase	05/19/98	$1,001 - $15,000
JT	Muniholdings Insured Fund	Purchase	04/28/98 and starting 08/14/98 monthly dividend reinvestment	$1,001 - $15,000
JT	SBC Communications Stock	Purchase	05/15/98	$1,001 - $15,000
JT	Hibernia Corp. Stock	Purchase	04/23/98 and dividend reinvestment on 05/20/98	$1,001 - $15,000

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
Example:	Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
JT	Intel Stock	Purchase	03/12/98 and dividend reinvestment on 06/01/98, 09/01/98, and 12/01/98	$1,001 - $15,000
SP	1st Trust Unit 245 REIT Growth & Tr 98 (IRA)	Purchase	03/26/98	$1,001 - $15,000
SP	Marsico Focus Fund (IRA)(this transaction was a rollover of cash from an IRA account)	Purchase	04/28/98	$1,001 - $15,000
DC	Wheelabrator Tech Stock	Exchange	04/01/98	$1,001 - $15,000
DC	Alumax Stock exchanged for Aluminum Co AM PV1	Exchange	08/04/98	$1,001 - $15,000
DC	Aluminum Co AM PV1 received in exchange for Alumax Stock	Exchange	08/04/98	$1,001 - $15,000
DC	Continental Health Affil. Stock exchanged for Kuala Healthcare Stock	Exchange	02/09/98	$1,001 - $15,000
DC	Kuala Healthcare Stock received in exchange for Continental Health Affil. Stock	Exchange	02/09/98	$1,001 - $15,000
DC	Waste Management Stock exchanged for Waste Management Inc. New Stock	Exchange	07/20/98	$1,001 - $15,000
DC	Waste Management Inc. New Stock received in exchange for Waste Management Stock	Exchange	07/20/98	$1,001 - $15,000
DC	Maxxam Stock	Sold	05/05/98	$1,001 - $15,000

Name James M. Talent	Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
St. Louis Regional Commerce & Growth Association	June 3, 1998	St. Louis, Missouri to Washington D.C. to speak to first annual St. Louis Regional Delegates Forum	N	N	N	NA

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

Thomas Gerard Tancredo
(Full Name)

5471 S Estes St. Littleton, CO 80123
(Mailing Address)

303-732-6521
Daytime Telephone

HAND DELIVERED
(Office Use Only)

Filer Status	☑ Member of the U.S. House of Representatives — State: CO District: 6	☐ Officer or Employee	Employing Office
Report Type	☑ Annual (May 17)	☐ Amendment	☐ Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☑	No ☐	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☑	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☑	No ☐	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☑	No ☐	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☑	No ☐	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☑
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☑

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Thomas G. Tancredo

DATE (Month/Day/Year) 4-25-99

3950

Name Tinerado	Page 1 of 7

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Independence Institute	Salary + Severance	35,305
	JCOR Broadcasting	Salary	1,070
	Dillards Department Store	Spouse Salary	4,829
	Public Employees Retirement Ass	Spouse Retirement	27,358

For payments to charity in lieu of honoraria, use Schedule II.

Name TANCREDO | Page 2 of 2

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	BLOCK A		BLOCK B												BLOCK C							BLOCK D											BLOCK E
			A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:*	SP	Mega Corp. Stock				X								X										X								P
			Simon & Schuster		Indefinite																Royalties									X			
			1st Bank of Paducah, KY accounts					X									X									X							
	Smith Barney IRA						X								X							NA											
	Smith Barney Cash Mgt Fund					X											X								X								P
	TDS Mobile Annuity TSA				X										X							NA											
	Putnam Funds 403(b)					X									X							NA											
	Security Pacific Flex Annuity					X									X							NA											
JT	26-30 Pennsylvania Avenue							X									X				Installment Sale					X							

For additional assets and unearned income, use next page.

3952

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name [illegible]

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction: P, S, E
JT	904 thru 921 Elm St, Denver						X									X				Installment Sale						X						S
Sp	Smith Barney 403(b)						X							X							NA											
Sp	Smith Barney IRA			X										X							NA											
Sp	Pioneer Funds 403(b)					X								X							NA											
Sp	American Funds 403(b)						X							X							NA											
	3305 S. 14th St, Denver						X								X									X								S

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SCHEDULE IV — TRANSACTIONS

Name Tancred

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
JT	909 thru 921 Elm St. Denver		X		11-18-98					X					
	Salmon Bros High Income Bond Fund 1000 shs	X	X		P 5/21/98 S 9/01/98	X									
	World Com Inc 200 shares	X	X		P 3-24-98 S 9-1-98	X									
	UTS Elf S&P Industrials 1000 shs	X	X		P. 3-24-98 S-9-1-98	X									
JT	3305-07 W. 14th Ave, Denver		X		2-27-98				X						

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
JT	Flagstar Bank	Mtg on 26-30 Pine, Denver				X						
JT	First Bank	Mtg on 905-21 Elm St. Denver					X					
JT	Homecomings Financial	Mtg on 3305-7 W 11th Denver				X						
JT	City Mtg Services	2nd Mtg on 14th St			X							
	MBNA	Unsecured		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Heritage Foundation	12-4 to 12-7	Den - Phil - Den	Y	Y	Y	N
	Harvard University	12-9 to 12-12	Den - Boston - Den	Y	Y	Y	N

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Director	Hazel Humphrey Park + Museum
Trustee	Independence Institute

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

Use additional sheets if more space is needed.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE COUNSEL'S OFFICE
99 MAY 17 PM 1:15
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
MC HAND DELIVERED (9)
(Office Use Only)

JOHN S. TANNER
(Full Name)
1127 LONGWORTH BUILDING
(Mailing Address)
WASHINGTON, D.C. 20515
Daytime Telephone (202) 225-4714

Filer Status	[X] Member of the U S House of Representatives	State TENN District: 8	[ ] Officer or Employee — Employing Office
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i e , aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL — DATE (Month/Day/Year) 5.17.99

3958

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	UNION CITY INSURANCE AGENCY (FAMILY OWNED BUSINESS)	FEE	8100.-
	SHENNANDOAH SHUTTERS	SPOUSE INCOME	
	BETTY ANN TANNER ACCESSORIES	SPOUSE INCOME	

For payments to charity in lieu of honoraria, use Schedule II.

3959

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	NONE			

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name JOHN S. TANNER

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Examples			A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP		SP	Mega Corp. Stock					X								X																		
			Simon & Schuster			Indefinite																Royalties									X			
			1st Bank of Paducah, KY accounts						X									X									X							
	UNION CITY INS. STOCK									X													X											
	UNION PLANTERS BANK					X												X						-	X									
	TN. PENSION PLAN (VESTED)					X																	X											
SP	MEAGER MEANS INST. CLUB					X										X								X										
	CENTRAL PARK CORP.					X																												
	DUPONT					X																												

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name JOHN S. TANNER

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	MEDTRONIC INC.				X																											
	TASEKO MINES			X																												
	ESAT INC.				X																											P
	ESAT INC. IRA				X																											P
	DELTA LAND + PINE															X								X								S
SP	COCA COLA			X																												
SP	GENERAL ELECTRIC			X																												
SP	MEDTRONIC			X																												
SP	PEPSICO			X																												
SP	RENTECH INC. COM		X																													
SP	TRICON GLOBAL REST.		X																													
SP	UNION PLANTERS			X																												

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SCHEDULE IV — TRANSACTIONS

Name JOHN S. TANNER

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
	ESAT INC.	X			10/30/98		X								
	ESAT INC. IRA	X			12/11/98		X								
	BOLDER TECHNOLOGIES INC.		X		8/19/98	X									
	DELTA + PINE LAND CO.		X		8/19/98	X									
	HIE, INC.		X		10/22/98	X									
	RENTECH INC. Com		X		10/27/98	X									
	PRISON REALTY CORP.		X		12/10/98		X								
	UNIFAB INTERNATIONAL		X		12/10/98	X									

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3963

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				X						
	1st VOLUNTEER BANK, UNION CITY, TN	PERSONAL NOTE		X								
	UNION PLANTERS BANK, UC, TN.	PERSONAL NOTE		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
NONE		

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	CORPORATE COUNCIL	4/2/98 -	DC - GABON, AFRICA -	Y	Y	Y	N
	ON AFRICA	4/9/98 -	DC				

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
VICE PRESIDENT	UNION CITY INSURANCE CO. (FAMILY OWNED BUSINESS)

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	NONE	

GPO: 1999 55–195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 JUN 14 PM 3:52
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
MC HAND DELIVERED
(Office Use Only)

JOHN S. TANNER
(Full Name)
1127 LONGWORTH BUILDING
(Mailing Address)
WASHINGTON, D.C. 20515
Daytime Telephone (202) 225-4714

Filer Status	☒ Member of the U.S. House of Representatives — State: TN 8 District:	☐ Officer or Employee	Employing Office
Report Type	☐ Annual (May 15)	☒ Amendment 1998	☐ Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☐	No ☐
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☐
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☐	No ☐
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☐	No ☐
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☐	No ☐
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐	No ☐
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☐	No ☐
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☐	No ☐
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☐	No ☐

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☐
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☐

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 6.13.99

3967

1998

Name JOHN S. TANNER

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Mega Corp. Stock			Indefinite		X								X						Royalties				X								P
	Simon & Schuster																									X						
	1st Bank of Paducah, KY accounts						X									X													X			
	UNION CITY INS. STOCK							X													X											
	UNION PLANTERS BANK			X												X						-	X									
	TN. PENSION PLAN (VESTED)			X																	X											
SP	MEAGER MEANS INST. CLUB			X										X								X										
	CENTRAL PARK CORP.			X																	X											
	DUPONT			X																	X											

For additional assets and unearned income, use next page.

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1998

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name JOHN S. TANNER

SP, DC, JT	BLOCK A. Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction: P, S, E
	MEDTRONIC INC.				X																X											
	TASEKO MINES			X																	X											
	ESAT INC.				X																X											P
	ESAT INC. IRA				X																X											P
	DELTA LAND + PINE	X															X							X								S
SP	COCA COLA			X																IRA												
SP	GENERAL ELECTRIC			X																"												
SP	MEDTRONIC			X																"												
SP	PEPSICO			X																"												
SP	RENTECH INC. COM		X																	"												
SP	TRICON GLOBAL REST.		X																	"												
SP	UNION PLANTERS			X																"												P

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3969

1998

SCHEDULE IV — TRANSACTIONS

Name JOHN S. TANNER

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	ESAT INC.	X			10/30/98		X								
	ESAT INC. IRA	X			12/11/98		X								
	BOLDER TECHNOLOGIES INC.		X		8/19/98	X									
	DELTA + PINE LAND CO.		X		8/19/98	X									
	HIE, INC.		X		10/22/98	X									
	RENTECH INC. com		X		10/22/98	X									
	PRISON REALTY CORP.		X		12/10/98		X								
	UNIFAB INTERNATIONAL		X		12/10/98	X									
SP	UNION PLANTERS	X			9/14/98	X									

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

Ellen O. Tauscher
(Full Name)

1801 North California Boulevard
(Mailing Address)

202-225-1880
Daytime Telephone:

Walnut Creek California 94596

(9) 99 MAY 17 PM 4:11
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

Filer Status	[X] Member of the U.S. House of Representatives — State: CA District: 10	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL: Ellen Tauscher

DATE (Month/Day/Year): 5/17/99

3971

Name	Ellen O. Tauscher	Page 1 of 8

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name	Ellen O. Tauscher	Page 2 of 8

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
XYZ Magazine	Article	Aug. 13, 1998	$500

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Name Ellen O. Tauscher

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify; For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	Mega Corp. Stock					X								X										X								P
DC	Simon & Schuster			Indefinite																Royalties									X			
JT	1st Bank of Paducah, KY accounts						X									X										X						
	Summit Bank Account									X						X								X								
	(other assets cannot																															
	be determined																															
	pending divorce)																															

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Ellen O. Tauscher

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset											BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E

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Name Ellen O. Tauscher

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset		Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:*	Mega Corporation Common Stock	X			10-12-98		X								

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
JT	Summit Bank	Line of credit							X			

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Director (unpaid,on leave)	Women's Forum Legacy Foundation
Director (unpaid,on leave)	Alumni Resources

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

HAND DELIVERED
RECEIVED
99 MAY 17 PM 3:20
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES

Wilbert Joseph Tauzin, II
(Full Name)

2183 Rayburn House Office Building
(Mailing Address)

Washington DC 20515 — Daytime Telephone 202/225-4031

Filer Status	[X] Member of the U.S. House of Representatives	State: LA District: 03	[ ] Officer or Employee — Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination — Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	X	
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	X	
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	X	
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	X	
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	X	
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**		X
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	X	
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**		X
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**		X

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
TRUSTS-Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?		X
EXEMPTION-Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?		X

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C. 1001)

SIGNATURE OF REPORTING INDIVIDUAL — **DATE** (Month/Day/Year) 05-16-99

3980

SCHEDULE I -- EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria, list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Congressional Management Foundation	Spouse Salary	NA
	Cancer Research Foundation	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$ 500
	ALTV/Wash., DC	Speech	01/19/98	$2,000.00
	American Financial Services	Speech	10/05/97	$2,000.00

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude**: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left For further information, see instructions, pages 14-20	at close of reporting year If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
SP, DC, JT *Examples* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
AllAmerica Life Insurance Co.	$15,001 - $50,000	Interest	$1,001 - $2,500	
AllAmerica Life Insurance Co.	None	Dividends	None	NA
Wright Patman Credit Union	$15,001 - $50,000	Dividends	$201 - $1,000	NA
Secor Bank IRA	$15,001 - $50,000	Interest	$201 - $1,000	NA
Putnam IRA Hi Yield Trust	$1,001 - $15,000	Interest	$201 - $1,000	NA
1rst Interstate Bank	$15,001 - $50,000	Interest	$201 - $1,000	NA
St. Charles Royalle Subdivision	$1,001 - $15,000	Investment	None	None

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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

Investment Income, Wingate, MD	$100,001 - $250,000	Rent & timber sales	$15,001 - $50,000	NA
St. Charles Royalle Subdivision	$1,001 - $15,000	Capital Gains	$5,001 - $15,000	S

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
Example	Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
	St. Charles Royalle Subdivision	Sold	020198	$1,001 - $15,000
	St Charles Royalle Subdivision	Sold	062598	$1,001 - $15,000

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.

Exclude: Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del	$100,001 - $250,000
	Mercantile Mortgage Corp.	Mortgage-Investment acreage	$100,001 - $250,000

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U S C 7342), travel paid for by a Federal political committee, travel provided to a spouse or dependent child that is totally independent of his or her relationship to you

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
ALTV/NAPTE	01/18-01/19	DC/NEW ORLEANS/DC	Y	Y	Y	NA
CITIZENS FOR A SOUND ECONOMY	02/17-02/21	DC/SEATTLE/SAN DIEGO/DC	Y	Y	N	NA
CITZENS FOR A SOUND ECONOMY	03/21-03/23	DC/ORLANDO/W.PALM BEACH/SARASOTA/DC	Y	Y	N	NA
CITIZENS FOR A SOUND ECONOMY	05/15	DC/CHARLOTTE/RALEIGH/DC	N	Y	N	NA
CITIZENS FOR A SOUND ECONOMY	06/22	DC/INDIANAPOLIS/DC	N	Y	N	NA
CITIZENS FOR A SOUND ECONOMY	07/08	DC/HOUSTON/DES MOINES/DC	N	Y	N	NA
NEWS CORP.	07/09-07/12	DC/LOS ANGELES/DC	Y	Y	Y	NA
CITIZENS FOR A SOUND ECONOMY	08/18	DC/KANSAS CITY/CHICAGO/DC	Y	Y	N	NA

Schedule III.
Assets and Unearned Income

St. Charles Royalle Subdivision

--Lot 13, Block 10
--Lot 6, Block 5 (Bond for deed voided)

Investment Income:
Location: 2616 Fallon Road
Wingate, MD 21675

Schedule IV
Transactions

--l/2 undivided interest in Lot 6, Block 6
--Lot 7, Block 5

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 13 AM 10: 35
(8)
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
MC
(Office Use Only)

Charles Hart Taylor
(Full Name)

231 Cannon Building
(Mailing Address)

Washington DC 20515

Daytime Telephone: 202-225-6401

Filer Status	[X] Member of the U.S. House of Representatives	State NC District: 11	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? (See Instructions, pages 10-11.)	Yes [ ]	No [X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? (See Instructions, page 11.)	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and wilfully falsifies, or who knowingly and wilfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001)

SIGNATURE OF REPORTING INDIVIDUAL: Charles H. Taylor

DATE (Month/Day/Year): MAY 13, 1999

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SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totaling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. For further information, see instructions, pages 12-13.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	N/A
	Financial Guaranty Corporation	Spouse Director Fee	N/A
	Financial Guaranty Corporation	Spouse Guaranty Fee	N/A

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III – ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is self-directed, list the underlying assets worth more than $1,000. For an IRA or retirement plan that is not self-directed, name the institution holding the account. **Exclude:** Your personal residence(s) (unless there is rental income), any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see Instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block.	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT	*Examples:* SP Mega Corp. Stock SP 123 Main St., Dover, Del 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
	Transylvania Tree Farms	$1,000,001 - $5,000,000			
SP	Southeastern Real Estate and Discount Company	$1,000,001 - $5,000,000	Rent	$100,001 - $1,000,000	
	Cedar Creek Farms Partnership; note receivable from Thompson et al.	$1,001 - $15,000	Interest	$201 - $1,000	
	Note receivable from Maggie Valley Development Corp	$250,001 - $500,000	Interest	$5,001 - $15,000	
DC	RFD Old Highway 64, Brevard, NC (house)	$15,001 - $50,000	Rent	$2,501 - $5,000	
JT	Blue Ridge Savings Bank Accounts	$15,001 - $50,000	Interest	$5,001 - $15,000	
SP	Blue Ridge Savings Bank stock	$1,000,001 - $5,000,000	Dividends	$100,001 - $1,000,000	
	Note receivable from Financial Guaranty Corporation	$100,001 - $250,000	Interest	$5,001 - $15,000	

SCHEDULE III – ASSETS AND "UNEARNED" INCOME

	Financial Guaranty Corporation stock	$5,000,001 - $25,000,000		None - $200	
	McCrae Industries stock	None - $1,000	Dividends	None - $200	
	Monte Vista Corporation Stock	$1,000,001 - $5,000,000		None - $200	
	Riverside Company Estates Partnership, Brevard, NC	$1,001 - $15,000		None - $200	
	Haywood Savings Bank stock, Waynesville, NC	$1,001 - $15,000	Dividends	None - $200	
	Gayle Company Partnership	$100,001 - $250,000		None - $200	
	Major Land and Timber Partnership, Haywood County NC	$1,000,001 - $5,000,000		None - $200	
JT	Taylor Family Trust (Farm in Transylvania County, NC)	$1,000,001 - $5,000,000		None - $200	
	NC State Employees Pension Fund	$1,001 - $15,000		None - $200	
	IRA Blue Ridge Savings Bank	$1,001 - $15,000	Interest	None - $200	
	Mountain Bank Stock	$1,001 - $15,000	None	None - $200	NA
	First Western Bank Stock	$1,001 - $15,000	None	None - $200	NA
	Congressional Credit Union	$1,001 - $15,000	Interest	None - $200	NA

SCHEDULE IV – TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. For further information, see instructions, pages 20-21.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/94	$15,001 - $50,000
	104 N. Liberty Street, Asheville, NC (House)	Purchase	03/13/98	$100,001 - $250,000
	Financial Guaranty Corporation stock	Purchase	1/28/98	$15,001 - $50,000
	Financial Guaranty Corporation stock	Purchase	3/06/98	$1,001 - $15,000
	Financial Guaranty Corporation	Purchase	4/14/98	$250,001 - $500,000
	Financial Guaranty Corporation	Purchase	9/10/98	$1,001 - $15,000
	Financial Guaranty Corporation	Purchase	10/19/98	$1,001 - $15,000

Name Charles Hart Taylor | Page 6 of 6

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor *at any time* during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report *revolving charge accounts* only if the balance at the end of the reporting period exceeded $10,000. For further information, see Instructions, pages 21-22.

SP,DC,J	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
	William Banks et al Burnsville, NC	purchase option note	$100,001 - $250,000
	Brevard Savings and Loan	mortgage on RFD Highway 64 (house) Brevard NC	$15,001 - $50,000

SCHEDULE VII – TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you. For further information, see Instructions, pages 24-26

Source	Date(s)	Point of Departure–Destination–Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
AHMI High Point, NC	6/18 -6/20/08	Washington - Homstead, WVA-Washington	N	Y	N	

Name Charles Hart Taylor | Page 6 of 6

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. For further information, see Instructions, page 26.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
Board Chairman (UNCOMPENSATED)	Blue Ridge Savings Bank, Asheville, NC
Board Chairman (UNCOMPENSATED)	Financial Guaranty Corporation, Asheville, NC

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

LEGISLATIVE ... 99 MAY 21 PM 12: 13

GARY EUGENE TAYLOR
(Full Name)

8K N. BEACH BLVD.
(Mailing Address)

BAY ST. LOUIS, MS 39520

Daytime Telephone

MC MAY 17 1999
(Office Use Only)

Filer Status	☑ Member of the U.S. House of Representatives — State: ____ District: ____	☐ Officer or Employee	Employing Office ____
Report Type	☑ Annual (May 17)	☐ Amendment	☐ Termination — Termination Date ____

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☑	No ☐	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐	No ☑
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☒	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☐	No ☑
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☐	No ☑	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☐	No ☑
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☐	No ☑	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☐	No ☑
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☐	No ☑	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☑
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☑

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Gene Taylor

DATE (Month/Day/Year) 5/15/99

3997

Name Gary Eugene Taylor	Page ___ of ___

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Southern Graphics	(spouse) sales commission	$6,000

For payments to charity in lieu of honoraria, use Schedule II.

3998

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 17 PM 3:41
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

7

Lee R. Terry
(Full Name)

1728 Longworth Building
(Mailing Address)

Washington, D.C.

Daytime Telephone (202) 225-4155

Filer Status	[X] Member of the U.S. House of Representatives — State: ____ District: ____	[ ] Officer or Employee	Employing Office ____
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date ____

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL Lee Terry

DATE (Month/Day/Year) May 17, 1999

3999

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Law office of Lee R. Terry, P.C.	Legal fees	$62,740
	City of Omaha	Council pay	$24,754

For payments to charity in lieu of honoraria, use Schedule II.

4000

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Transaction P, S, E
SP	Examples: Mega Corp. Stock	SP					X								X										X								P
DC	Simon & Schuster				Indefinite																Royalties									X			
JT	1st Bank of Paducah, KY account							X									X										X						
	American Express Stock				X										X								X										
	Coca Cola Stock				X										X								X										
	Fannie Mae Stock				X										X								X										
	First Data Corp. Stock				X										X								X										
	Gillette Co. Stock				X										X								X										
	Progressive Corp. Stock				X										X								X										

For additional assets and unearned income, use next page.

4001

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Lee Terry

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	CitigroupStock (formerly Travelers Group)			X										X									X									E
	Great Hall Money Market			X												X							X									
	MidAmerica Energy Stk. (formerly Cal Energy)			X																	X											E
	Pinnacle West Stock			X										X									X									
	Prepaid Legal Svcs. Stock			X										X								X										
	Travelers PPTY Cas. Stk			X										X								X										
	Union Pacific Corp. Stock			X										X								X										
	Union Pac. Resources Stock			X										X								X										
	Advanta Corp. Stock	X																			X											S
	Commercial Federal Stock	X															X								X							S
	Level 3 Stock			X																	X											P
	Note from Lee Terry for Congress			X																	X											
	City of Omaha pension acct.			X												X						X										

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4002

SCHEDULE IV — TRANSACTIONS

Name Lee Terry

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	Citigroup Stock (formerly Travelers Group)			X	7-15-98	X									
	MidAmerica Energy Stock (formerly Cal Energy)			X	3-5-98	X									
	Commercial Federal Stock		X		2-4-98	X									
	Advanta Corp. Stock		X		10-12-98		X								
	Level 3 Stock	X			8-18-98	X									

This page may be copied if more space is required.

4003

Name Lee Terry

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				X						
	Western Security Holding Co. (personal loan to purchase car)	Personal loan		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
	N/A	

Use additional sheets if more space is required.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Partner	Terry & Kratville Law Office
Officer/Director	Law Office of Lee Terry, P.C.
Emloyee/Councilman	City of Omaha
Director	American Diabetes Assn., Nebraska Area / Great Plains Region
	(Note: Terminated all positions upon entering Congress.)

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	n/a	

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

LEE TERRY
NEBRASKA, 2ND DISTRICT

COMMITTEES:
BANKING AND FINANCIAL SERVICES
GOVERNMENT REFORM AND OVERSIGHT
TRANSPORTATION AND INFRASTRUCTURE

HAND DELIVERED

WASHINGTON OFFICE
1728 LONGWORTH HOB
WASHINGTON, DC 20515
(202) 225-4155

DISTRICT OFFICE
600 NORTH 93RD STREET
ROOM 200
OMAHA, NE 68114
(402) 397-9944

Congress of the United States
House of Representatives
Washington, DC 20515–2702

May 20, 1999

The Honorable Jeff Trandahl
Clerk
House of Representatives
Washington, D.C. 20515

1 MC

Dear Mr. Trandahl:

This is to amend my Financial Disclosure Statement recently filed for 1998. Please add the following uncompensated Position in the appropriate section of the form:

Member, Board of Directors, Nebraska Association of Trial Attorneys.

Thank you.

Sincerely,

LEE TERRY
Member of Congress

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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U.S. HOUSE OF REPRESENTATIVES

(9)

MC HAND DELIVERED
(Office Use Only)

William Marshall Thomas
(Full Name)

2208 Rayburn House Office Building — 202/225-2915
(Mailing Address) — Daytime Telephone

Washington, DC 20515

Filer Status	[X] Member of the U.S. House of Representatives — State: CA District: 21	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	No [ ]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL William M. Thomas — **DATE** (Month/Day/Year) May, 13, 1999

4007

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Paul Mellon/Rokeby Farms	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
Examples: XYZ Magazine	Article	Aug. 13, 1998	$500
American Hospital Association Annual Meeting	Speech	Feb. 2, 1998	$2,000
American Association of Clinical Laboratories	Speech	Feb. 6, 1998	$2,000
Baker and Hostetler Annual Tax Conference	Speech	April 1, 1998	$2,000
American Academy of Opthalmology Annual Meeting	Speech	April 24, 1998	$2,000
National Congress on Medicare Plus Choice	Speech	June 4, 1998	$1,000
National Realty Committee Annual Meeting	Speech	June 11, 1998	$1,000
American Institute of Certified Public Accountants National Conference	Speech	July 27, 1998	$2,000
American Horse Council Annual Meeting	Speech	Sept. 22, 1998	$2,000
Health Care Leadership Council	Speech	Sept. 24, 1998	$ 500

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name William M. Thomas

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left

BLOCK B — Value of Asset

at close of reporting year.
If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	BLOCK A	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E P, S, E
SP	SP Mega Corp. Stock						X							X																		
DC	*Examples:* Simon & Schuster			Indefinite																Royalties									X			P
JT	1st Bank of Paducah, KY accounts						X									X									X							
	1/4 interest on 15836 Mt. View, Nevada City				X										X								X									
	Teacher Retirement STRS California			X																	X											

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name William M. Thomas

Page 4 of 8

SP. DC. JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E

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4011

SCHEDULE IV — TRANSACTIONS

Name William M. Thomas

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
	None														

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4012

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	Allied Savings Bank, Santa Rosa, CA	Mortgage on 15836 Mt. View Nevada City, California	X									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
N/A		

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342), travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Calcot, Ltd	Apr. 16, 1998	Bakersfield - Visalia - Bakersfield	N	N	N	N
	Foreign Policy Institute	June 28 - July 6,1998	Wash, DC - Turkey - Wash, DC	Y	Y	Y	N

This page may be copied if more space is required.

Name William M. Thomas	Page 8 of 8

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Member of Board	American Council of Young Political Leaders (uncompensated)

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
1974	Kern Community College District	on leave without pay

GPO: 1999 55–195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

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99 MAY 14 PM 3:42
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U.S. HOUSE OF REPRESENTATIVES
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(8)

Bennie G. Thompson
(Full Name)

103 L.C. Turner Circle
(Mailing Address)

Bolton MS 39041

Daytime Telephone
202-225-5876

Filer Status				
	[X] Member of the U.S. House of Representatives	State: MS District: 02	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** — Yes [X] No [ ]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.** — Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** — Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** — Yes [ ] No [X]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** — Yes [X] No [ ]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** — Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** — Yes [X] No [ ]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** — Yes [X] No [ ]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** — Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? — Yes [ ] No [X]

EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? — Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL Bennie G. Thompson

DATE (Month/Day/Year) May 14, 1999

4016

Name Bennie G. Thompson | Page 1 of 1

SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Hinds County Schools	Spouse Salary	NA
	Town of Bolton Development Corporation	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name Bennie G. Thompson | Page 1 of 1

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**		BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20		at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block.	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP DC *Examples* JT	SP	Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
		Jackson Federal Credit Union	$1,001 - $15,000	Interest	$1 - $200	NA
SP		Jackson Federal Credit Union	$1,001 - $15,000	Interest	$201 - $1,000	NA
DC		Jackson Federal Credit Union	$1,001 - $15,000	Interest	$1 - $200	NA
SP		Union Planters (Formerly Magnolia Federal)	$50,001 - $100,000	Interest	$1,001 - $2,500	NA
		Mississippi State Retirement Plan	$50,001 - $100,000	Excepted Trust	None	NA
SP		Mississippi State Retirement Plan	$50,001 - $100,000	Excepted Trust	None	NA
SP		Mississippi Deferred Compensation Plan	$15,001 - $50,000	Excepted Trust	None	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

SP	The Pension Board NY,NY	$15,001 - $50,000	Excepted Trust	None	NA
SP	Value Annuity Plan	$15,001 - $50,000	Interest	$1,001 - $2,500	NA
SP	Equitable Annuity Plan	$15,001 - $50,000	Interest	$1,001 - $2,500	NA
	Congressional Federal Credit Union	$50,001 - $100,000	Interest	$201 - $1,000	NA
JT	Union Planters (Formerly Magnolia Bancrop) Stock	$15,001 - $50,000	Dividends	$1,001 - $2,500	NA
JT	Lot 101 L.C. Turner Circle Bolton, MS	$1,001 - $15,000	Capital Gains	None	NA
JT	Lot 105 L.C. Turner Circle Bolton, MS	$1,001 - $15,000	Capital Gains	None	NA
JT	Lot Pearl Street Bolton, MS	$1,001 - $15,000	Capital Gains	None	NA
	Dwelling, 212 Sharon Street Bolton, MS	$50,001 - $100,000	Capital Gains	None	NA
	2 acres Northside Drive Bolton, MS	$1,001 - $15,000	Capital Gains	None	NA
	1 acre, Old Fairground Road Edwards, MS	$1,001 - $15,000	Capital Gains	None	NA
	1 acre, Mount Olive Road Bolton, MS	$1,001 - $15,000	Capital Gains	None	NA
JT	3838 Brame, Jackson, MS	$50,001 - $100,000	Rent	$2,501 - $5,000	NA
JT	4257 Johnson Ct. Jackson, MS	$50,001 - $100,000	Rent	$2,501 - $5,000	NA
JT	Chalet Village Apt, Jackson, MS	$500,001 - $1,000,000	Rent	$50,001 - $100,000	NA
SP	Rainbow Casino, Vicksburg, MS	None	Gaming	$1,001 - $2,500	NA
	West Capitol Jackson, MS	$100,001 - $250,000	Rent	$15,001 - $50,000	NA
SP	First American Bank Jackson, MS	$15,001 - $50,000	Interest	$201 - $1,000	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

Thrift Saving Plan	$50,001 - $100,000	Excepted Trust	$1,001 - $2,500	NA

Name Bennie G. Thompson	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor *at any time* during the reporting period by you, your spouse, or dependent child.
amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed spouse, or the child, parent, or sibling of you or your spouse. Report *revolving charge accounts* only if the balance at the end of the reporting period exceeded

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
JT	Deposit Guaranty National Bank, MS	Mortgage, Chalet Village	$500,001 - $1,000,000
	Trustmark National Bank, MS	Mortgage, Capital Street	$50,001 - $100,000

Name Bennie G. Thompson | Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
National Newspaper Publishers Association	January 21-24, 1998	Jack MS-Montego Bay, Jamaica-Jack.Ms	Y	Y	N	n

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities, positions solely of an honorary nature, and positions listed on Schedule I.

Position	Organization
President	BLB Properties
Sole Proprietor	Chalet Village Apartments
Trustee	Tougaloo College Board of Trustee
Board Member	Tougaloo College Economic Development Crop.
Board Member	Housing Assistance Council
Board Member	Board of Govenor-Democratic Club

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

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(8)

Mike Thompson
(Full Name)

413 A Street, SE
(Mailing Address)

Washington DC 20003

Daytime Telephone: 202-225-3311

Filer Status	[X] Member of the U.S. House of Representatives	State: CA District: 01	[ ] Officer or Employee — Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination — Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	X	
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**		X
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	X	
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	X	
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	X	
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**		X
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**		X
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	X	
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**		X

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?		X
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?		X

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL: Mike Thompson

DATE (Month/Day/Year): May 19, 1999

4024

Name Mike Thompson	Page 1 of 1

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of California	Leg. Salary	$75,852.00
	State of California	per-diem	$25,931.00
	Doctors Friedman & Kapjian & Assoc.	spouse salary	NA
	St. Helena Hospital Health Center	spouse salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name Mike Thompson | Page 1 of 3

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
	Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *directed* provide the required information on underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. Exclude: Your personal residence(s) (unless rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U S Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block.	For IRA's and retirement plans that are *not* self-directed, you write in "NA" for income	
SP DC JT	*Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
JT	1/2 ownership 1435/1439 Kearney St., St. Helena, CA	$250,001 - $500,000	Rent	$5,001 - $15,000	
JT	Audubon Circle, Sacramento, CA	None	Rent	$2,501 - $5,000	
	Audubon Circle, Sacramento CA	None	Capital Gains	$15,001 - $50,000	S
JT	20% interest in Travis Webb (Gen'l Partnership) 1590 Webster, Fairfield. CA	$500,001 - $1,000,000	Rent & Interest	$5,001 - $15,000	
JT	Parcel 17-100-24, Colusa County, CA	$100,001 - $250,000	Rent	$1,001 - $2,500	
JT	1/3 ownership vacation home, Weed, CA	None	Capital Gains	$1,001 - $2,500	S

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	Pfizer Ins.	$1,001 - $15,000	Dividends	$201 - $1,000	
JT	Wal Mart Stores, Inc.	$1,001 - $15,000	Dividends	$201 - $1,000	
JT	Centocor Pharmacy	$1,001 - $15,000	Dividends	None	
JT	Coca Cola	$1,001 - $15,000	Dividends	$1 - $200	
JT	Exxon Corp	$1,001 - $15,000	Dividends	$1 - $200	
JT	General Electric	$1,001 - $15,000	Dividends	$1 - $200	
JT	Newscorp Limited	$1,001 - $15,000	Dividends	None	
JT	Beringer Wine	$15,001 - $50,000	Dividends	None	
JT	6-Rivers National Bank	$1,001 - $15,000	Dividends	None	
JT	Napa National Bank	$1,001 - $15,000	Dividends	None	
JT	Microelectric Pkg	$1 - $1,000	Dividends	None	
JT	Ecolab Inc.	$1,001 - $15,000	Dividends	$1 - $200	
JT	CBS Corp.	$1,001 - $15,000	Dividends	$1 - $200	
JT	Golden One Credit Union	None	Interest	$201 - $1,000	
JT	Napa National Bank	$15,001 - $50,000	Interest	$201 - $1,000	
JT	Wells Fargo Bank	$1,001 - $15,000	Interest	$1 - $200	
JT	Silverado Credit Union	$50,001 - $100,000	Interest	$201 - $1,000	
SP	Adventist Health Care Retirement Plan	$15,001 - $50,000	not applicable	~~None~~ NA	
	Insurance Investment Fund Plus	$15,001 - $50,000	nn	~~None~~ NA	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	S&P 500 Equity Index	$15,001 - $50,000	na	~~None~~ NA	
	Vanguard Wellington	$15,001 - $50,000	na	~~None~~ NA	
JT	American High Inc.	$1 - $1,000	Capital Gains and Dividends	$1 - $200	P
JT	Euro Pacific Growth	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P
JT	Fundamental Invrs	$15,001 - $50,000	Capital Gains and Dividends	$1,001 - $2,500	P
JT	Income Fund of America	$1,001 - $15,000	Capital Gains and Dividends	$1,001 - $2,500	P
JT	New Perspective Fund	$15,001 - $50,000	Capital Gains and Dividends	$1 - $200	P
JT	Washington Mutual Inv. Fund	$15,001 - $50,000	Capital Gains and Dividends	$1,001 - $2,500	P
JT	Small Cap World Fund	$1,001 - $15,000	Capital Gains and Dividends	$201 - $1,000	P

Name Mike Thompson | Page 1 of 1

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
JT	120 Audubon Circle, Sacramento, CA	Sold	11/23/98	$250,001 - $500,000
JT	Colusa Parcel #17-100-24	Exchange	3/12/98	$100,001 - $250,000
JT	1/3 ownership vacation home, Weed, CA	Sold	2/13/98	$15,001 - $50,000

Name Mike Thompson	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor *at any time* during the reporting period by you, your spouse, or dependent child amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed spouse, or the child, parent, or sibling of you or your spouse. Report *revolving charge accounts* only if the balance at the end of the reporting period exceeded

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
JT	Napa National Bank, Napa, CA	Mortgage/ 1435/1439 Kearney St., St. Helena, CA	$50,001 - $100,000
JT	Continental Bank, Fairfield, CA	Mortgage/Travis Webb, 1590 Webster, Fairfield, CA	$50,001 - $100,000
JT	Napa National Bank, Napa, CA	Mortgage/120 Audubon Cr Sacramento, CA	$100,001 - $250,000
JT	Federal Land Bank of Colusa, Colusa, CA	Morgage/Parcel #17-100-24	$50,001 - $100,000

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
General Partner	Travis Webb General Partnership, 5184 Gordon Valley Road, Suisun, CA (travis webb is name of partnership)

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

William McClellan Thornberry
(Full Name)

131 Cannon House Office Building
(Mailing Address)
Washington DC 20515

Daytime Telephone: 202-225-1706

Filer Status [X] Member of the U.S. House of Representatives — State: TX District: 13 — [ ] Officer or Employee — Employing Office:

Report Type [X] Annual (May 15) — [ ] Amendment — [ ] Termination — Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	X	
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**		X
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	X	
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	X	
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	X	
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**		X
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**		X
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	X	
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**		X

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?		X
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?		X

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SIGNATURE OF REPORTING INDIVIDUAL William M. Thornberry

DATE (Month/Day/Year) 5-14-99

4032

Name William McClellan Thornberry	Page 1 of 1

SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	St. Aidan's Episcopal Day School	Spouse Salary	NA
	Congressional Quarterly	Spouse Compensation	NA
	Embassy of Switzerland	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name William McClellan Thornberry | Page 1 of 1

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *directed* provide the required information on underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. Exclude: Your personal residence(s) (unless rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you write in "NA" for income	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT	*Examples.* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
	1/3 Ownership -- Thornberry Brothers Cattle Partnership -- Clarendon, Texas	$100,001 - $250,000	Partnership Income	$201 - $1,000	
	CD -- First National Bank of Amarillo	$1,001 - $15,000	Interest	$201 - $1,000	
	Congressional Federal Credit Union Accts.	$1,001 - $15,000	Interest	$201 - $1,000	

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
Example:	Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
	301 acres in Donley County, Texas purchased by Thornberry Brothers Partnership	Purchase	03-04-98	$50,001 - $100,000

Name William McClellan Thornberry	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor *at any time* during the reporting period by you, your spouse, or dependent child.
amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed spouse, or the child, parent, or sibling of you or your spouse. Report *revolving charge accounts* only if the balance at the end of the reporting period exceeded

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
	Amarillo National Bank -- Thornberry Brothers	Cattle Loan	$50,001 - $100,000
	First National Bank of Amarillo	Personal Loan	$15,001 - $50,000
	Hunsakar Trust of Albuquerque, New Mexico -- Thornberry Brothers	Real Estate Mortgage	$50,001 - $100,000

Name William McClellan Thornberry	Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature, and positions listed on Schedule I.

Position	Organization
Partner	Thornberry Brothers Cattle -- Clarendon, Texas

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 17 PM 2:46
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

JOHN R. THUNE
(Full Name)

2612 S. PRINCETON
(Mailing Address)

(202) 225-2801
Daytime Telephone

SIOUX FALLS, SD 57106

Filer Status	[X] Member of the U.S. House of Representatives — State: SD District: AL	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [X]	No [ ]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL John Thune

DATE (Month/Day/Year) 5/17/99

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Name JOHN R. THUNE | Page 2 of 6

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A		Block B: A None	B $1 – $1,000	C $1,001 – $15,000		E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	Block C: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Block D: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E: P, S, E
SP	Examples:	SP	Mega Corp. Stock				X									X										X								P
DC			Simon & Schuster		Indefinite																	Royalties									X			
JT			1st Bank of Paducah, KY accounts					X										X										X						
JT	1609 CIRCLE DRIVE RESIDENTIAL RENTAL			X													X		X											X				S
	SDRS (STATE RETIREMENT)					X												X							X									P(REINVEST)
	FIDELITY MAGELLAN (IRA)						X									X			X							X								P(REINVEST)
JT	VOYAGEUR NATL INSURED				X													X	X						X									P(REINVEST)
	PIONEER II (IRA)				X											X			X					X										P(REINVEST)
JT	SELIGMAN FUND				X											X			X					X										P(REINVEST)

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name JOHN R. THUNE

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
JT	NORWEST CHECKING			X												X						X										
JT	CONGRESSIONAL FED. CREDIT UNION			X												X							X									P
JT	SUNDWEST SECURITIES MONEY/MKT				X											X						X										P, S
JT	AMOCO COMMON STOCK	X												X			X						X									P, S
JT	WICENT COMMON STOCK	X												X			X						X									P, S
	ICA (IRA)			X																			X									P (Reinvest)

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SCHEDULE IV — TRANSACTIONS

Name JOHN R. THUNE

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
JT	DEPOSIT TO MONEY MKT FROM CREDIT UNION PERSONAL CHECKING	X			3-9-98	X									
JT	BOUGHT AMOCO COMMON STOCK	X			9-15-98	X									
JT	SOLD AMOCO COMMON STOCK		X		11-18-98	X									
JT	BOUGHT LUCENT COMMON STOCK	X			9-15-98	X									
JT	SOLD LUCENT COMMON STOCK		X		11-18-98	X									
JT	SOLD RESIDENCE 1609 CIRCLE DRIVE, PIERRE SD		X		9-15-98				X						

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Name JOHN R. THUNE | Page 5 of 6

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
JT	BANK OF AMERICA MORTGAGE, ST PAUL, MN	MORTGAGE ON 1609 CIRCLE DR, PIERRE, SD			X							

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
ANNUAL LAW ENFORCEMENT BANQUET	JOHN GREEN PRINT	$ 250

Use additional sheets if more space is required.

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Name JOHN R. THUNE | Page 8 of 6

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	NATIONAL GRAIN AND FEED ASSOCIATION (CONFERENCE)	AUG 31-SEPT 1	SIOUX FALLS-CHICAGO-SIOUX FALLS	Y	Y	N	N

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4043

UNITED STATES HOUSE OF REPRESENTATIVES

Form A
For use by Members, officers, and employees

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

(1) 99 MAY 27 11 6:00

HAND DELIVERED
(Office Use Only)

Karen Thurman
(Full Name)

9067 SW 190th Avenue Road
(Mailing Address)

Dunnellon FL 34432

Daytime Telephone 202 225 1002

Filer Status	[X] Member of the U.S. House of Representatives	State: FL District: 05	[ ] Officer or Employee	Employing Office	
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date	

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** Yes [X] No [ ]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.** Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** Yes [X] No [ ]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** Yes [ ] No [X]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** Yes [X] No [ ]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** Yes [X] No [ ]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? (See Instructions, pages 10-11.) Yes [ ] No [X]

EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? (See Instructions, page 11.) Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U S C app. 4, 104 and 18 U S C 1001)

SIGNATURE OF REPORTING INDIVIDUAL: Karen L Thurman

DATE (Month/Day/Year): 5/26/99

4044

SCHEDULE I -- EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. For further information, see Instructions, pages 12-13.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of Florida	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name Karen Thurman Page of

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i e , speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium

A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct An envelope for transmitting the list is included in each Member's filing package. For further information, see Instructions, pages 13-14.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1994	$2,000
	XYZ Magazine	Article	Aug. 13, 1994	$500
				$

Name Karen Thurman Page of

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
	Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed*, list the underlying assets worth more than $1,000. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account. **Exclude:** Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see Instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block.	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
SP, DC, JT	*Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
	IRA- Midstate Federal	$1,001 - $15,000	NA	NA	
SP	IRA- Midstate Federal	$1,001 - $15,000	NA	NA	
SP	Deferred Compensation: State of Florida- Aetna Insur.	$15,001 - $50,000		None - $200	
SP	SunBank- Dunellon, FL	None - $1,000		None - $200	
	Dunellon Savings Bank	None - $1,000		None - $200	
DC	Fl. Prepaid College Tuition (Two Accounts)	$1,001 - $15,000		None - $200	
	Wright-Patman CFCU	None - $1,000	Interest	None - $200	

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Name Karen Thurman Page of

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

1515 Paul Russell Rd. Tallahassee, FL	$15,001 - $50,000	Rent	None - $200	
4411 SW 34th St. Gainesville, FL	$15,001 - $50,000	Rent	$1,001 - $2,500	

Name Karen Thurman Page of

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child or the purchase or sale of your personal residence, unless it is rented out. For further information, see Instructions, pages 20-21.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/94	$15,001 - $50,000

Name Karen Thurman Page of

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor *any time* during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report *revolving charge accounts* only if the balance at the end of the reporting period exceeded $10,000. For further information, see Instructions, pages 21-22.

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del	$100,001 - $250,000
	Barnett Bank, Inverness FL	1/3 Guarantor on loan	$15,001 - $50,000
SP	Barnett Bank, Inverness FL	1/3 Guarantor on loan	$15,001 - $50,000
	Barnett Bank, Inverness FL	1/3 Guarantor on loan	$10,001 - $15,000
SP	Barnett Bank, Inverness FL	1/3 Guarantor on loan	$10,001 - $15,000
	Barnett Bank, Inverness FL	Mortgage on 1515 Paul Russell st, Tallahassee, FL	15001 50,000 ~~$50,001 - $100,000~~
	Northwest Bank, Brooksville, FL	Mortgage on 4411 SW 34th St.	$15,001 - $50,000

4050

Name Karen Thurman Page of

SCHEDULE VI -- GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold

Note: The gift rule (House Rule 52 in the 104th Congress, renumbered as House Rule 51 of the 105th Congress) prohibits gifts except as specifically provided in the rule

For further information, see Instructions, pages 22-24

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (waiver received from Committee on Standards)	$270
		$

Name Karen Thurman Page of

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor **Exclude:** Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you. For further information, see Instructions, pages 24-26

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar 2	Wash , D C -Chicago-Wash , D C	N	N	N	N
Mega Corporation	Aug 6-13	Wash , D C -Los Angeles-Cleveland	Y	Y	Y	4 Days

Name Karen Thurman Page of

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. For further information, see Instructions, page 26

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I

Position	Organization
Member- Board of Directors (unpaid)	FL Future Farmers of America Foundation

Name Karen Thurman Page of

SCHEDULE IX -- AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment, a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government, or continuing participation in an employee welfare or benefit plan maintained by a former employer. For further information, see Instructions, pages 26-27

Date	Parties To	Terms of Agreement
1982	Marion County School Board	Leave of absence durnig period of government service

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

LEGISLATIVE RESOURCE CENTER
99 MAY 12 PM 2:14
OFFICE OF THE CLERK
HOUSE OF REPRESENTATIVES
HAND DELIVERED

MC (Office Use Only)

(3)

William Todd Tiahrt
(Full Name)

428 Cannon Office Building
(Mailing Address)

Washington, D.C. 20516

Daytime Telephone (202) 225-6216

Filer Status	[X] Member of the U.S. House of Representatives	State: Kansas District: 4th	[ ] Officer or Employee — Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Wm Todd Tiahrt

DATE (Month/Day/Year) 5/12/99

4055

Name William Todd Tiahrt | Page 2 of 5

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:* SP Mega Corp Stock					X								X									X								P
	Simon & Schuster			Indefinite																Royalties								X			
	1st Bank of Paducah, KY accounts						X									X									X						
	Dean Witter Acct:																														
JT	AT&T Corporation			X										X								X									
JT	Boeing Corporation			X										X								X									
JT	Lucent Technologies			X										X								X									
JT	Wal Mart Stores, Inc.			X										X								X									

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name William Todd Tiahrt

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset											BLOCK C Type of Income						BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	Dean Witter Acct (Cont'd):																													
JT	Unit MSDW Equity Trust			X										X								X									P
	Competitive Edge Oct 1998																														
JT	Unit DW Equity Trust	X												X								X									S
	Competitive Edge Oct 1997																														
	(Titled Dean Witter																														
	Equity Trust in 1997)																														
JT	Dean Witter Money Market			X										X									X								
	KPERS-KS Public Retirement			X											N/A																
	Boeing Financial Security				X										N/A																
	Plan																														
	Boeing Voluntary						X								N/A																
	Investment Plan																														
JT	NationsBank Ckg Account	X		Closed in 1998																											
	Boeing Credit Union	X		Closed in 1998																											
	Checking Account																														
	Boeing Credit Union			X												X						X									
	Savings Account																														
DC	Suburban West State Bank			Accounts were less than the threshold in 1998																											
	INTRUST Money Market		X													X							X								
	INTRUST Now Account			X												X						X									

This page may be copied if more space is required.

Name William Todd Tiahrt | Page 4 of 5

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
JT	Unit DW Equity Trust Competitive		X		10-26-98	X									
	Edge Oct. 1997 (Titled Dean Witter Equity														
	Trust in 1997)														
JT	Unit MSDW Equity Trust Competitive	X			10-26-98	X									
	Edge Oct. 1998														

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SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Citizens for a Sound Economy	Aug. 18	Wichita, KS - Kansas City, MO - Wichita, KS	N	N	Y	N
	United Parcel Service	May 25-26	Washington, DC - Guanajuato, Mexico - Wichita, KS	Y	Y	N	N

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

SOURCE CENTER
99 MAY 17 PM 2:07
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

John F. Tierney
(Full Name)

120 Cannon
(Mailing Address)

Washington DC 20515

Daytime Telephone: (202) 225-8020

Filer Status	[X] Member of the U.S. House of Representatives	State: MA District: 06	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	[ ]	[X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	[ ]	[X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	[X]	[ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	[X]	[ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	[X]	[ ]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	[ ]	[X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	[ ]	[X]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	[X]	[ ]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	[ ]	[X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	[ ]	[X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	[ ]	[X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL John F. Tierney

DATE (Month/Day/Year) 5.14.99

4060

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
	Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block.	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT	*Examples.* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
	Talk Realty Trust (1/4 interest), 133 Washington St., Salem, MA 01970	$100,001 - $250,000	Rent	$5,001 - $15,000	
	Emanon Trust (1/8 interest), N. Pine St., Salem, MA 01970	$15,001 - $50,000	Rent	None	
	Personal Promissary Notes (not interest bearing)	$50,001 - $100,000	None	None	
	SB/IRA-Money Funds Gov't Port C1A	$1,001 - $15,000	Dividends	None	
	SB/IRA-RES FDG Corp. Fed. Book	$1,001 - $15,000	Capital Gains	$1 - $200	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	SB/IRA-STRIPS-TINT US Treasury	$1,001 - $15,000	Capital Gains	$1 - $200	
	SB/IRA-STRIPS-TINT US Treasury	$1,001 - $15,000	Capital Gains	$1 - $200	
	SB/IRA-CATS PRIN-SER R-PRIN PMT ONN	$1,001 - $15,000	Capital Gains	$1 - $200	
	SB/IRA-STRIPS-TINT US Treasury	$1,001 - $15,000	Dividends	$1 - $200	
	SB/IRA-Growth & Income Fund CL B	$1,001 - $15,000	Dividends	$1 - $200	
	SB/IRA-Growth & Income Fund CL A	$1,001 - $15,000	Dividends	$1 - $200	
	Cash Port CL A	$50,001 - $100,000	Dividends	$1,001 - $2,500	
	Cisco Sys Inc. Common Stock	$15,001 - $50,000	Capital Gains	$5,001 - $15,000	S
	GTE Corp. Stock	$1,001 - $15,000	Dividends	$201 - $1,000	
	US West Inc. Stock	$1,001 - $15,000	Capital Gains and Dividends	$2,501 - $5,000	S
	Chase Capital IV CUM PFD Stock	$1,001 - $15,000	Interest	$201 - $1,000	
	Freeport McMoran Copper & Gold Stock	$1,001 - $15,000	Dividends	$201 - $1,000	
	Wright Patman Federal Credit Union	$1,001 - $15,000	Interest	$201 - $1,000	
	Eastern Bank	$1 - $1,000	Interest	$1 - $200	
SP	Wright Medical Tech. Inc. Shares	None	NA	None	
SP	Resolution Trust - bene.	None	Excepted Trust	None	
SP	N.E.T. Inv. Trust - bene.	$100,001 - $250,000	Excepted Trust	None	
SP	SB Money Funds Cash Port CL A	$250,001 - $500,000	Dividends	$1,001 - $2,500	
SP	Bell South Corp. Stock	$15,001 - $50,000	Capital Gains and Dividends	$5,001 - $15,000	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

SP	Cabletron Sys Inc. Stock	$1,001 - $15,000	Capital Gains and Dividends	$2,501 - $5,000	S
SP	Chrysler Corp. Stock	$1,001 - $15,000	Capital Gains and Dividends	$2,501 - $5,000	S
SP	Cisco Sys Inc. Stock	$15,001 - $50,000	Capital Gains	$5,001 - $15,000	S
SP	GTE Corp. Stock	$1,001 - $15,000	Dividends	$201 - $1,000	
SP	Volvo Aktiebolaget Adr B Stock	$1,001 - $15,000	Capital Gains and Dividends	$1,001 - $2,500	S
SP	Chase Capital IV Cum Pfd Stock	$1,001 - $15,000	Interest	$201 - $1,000	
SP	Freeport McMoran Copper & Gold Stock	$1,001 - $15,000	Dividends	$201 - $1,000	
SP	Mass. St. Water Pollution Municipal Bond	$15,001 - $50,000	Interest	$1,001 - $2,500	
SP	Mass. St. Port Auth Rev. Municipal Bond	$15,001 - $50,000	Interest	$1,001 - $2,500	
SP	Georgia Power Capital III	$1,001 - $15,000	Interest	$201 - $1,000	
SP	Hussman Int'l Stock	$1,001 - $15,000	Dividends	$1 - $200	P
SP	Nike Inc. Stock	$1,001 - $15,000	Dividends	$1 - $200	P
SP	Texeco Stock	$15,001 - $50,000	Dividends	$201 - $1,000	P
SP	AETNA Inc. 6.25% Pfd Conv Shr	$15,001 - $50,000	Dividends	$201 - $1,000	P
	AETNA Inc. 6.25% Pfd Conv Shr	$15,001 - $50,000	Dividends	$201 - $1,000	P
	Motorola Corp Stock	$1,001 - $15,000	Dividends	$1 - $200	P
	Texaco	$15,001 - $50,000	Dividends	$201 - $1,000	P
	Golden State BankCorp Inc.	$1,001 - $15,000	Capitol Loss	None	P AND S
SP	Marine Drilling Cos Inc.	$1,001 - $15,000	Capitol Loss	None	P AND S

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
	Cisco Sys Inc.	Purchase	10/02/98	$1,001 - $15,000
	Texaco Inc.	Purchase	04/24/98	$15,001 - $50,000
	Golden State Bancorp	Purchase	03/24/98	$1,001 - $15,000
	Golden State Bancorp	Sold	12/28/98	$1,001 - $15,000
	Motorola Inc.	Purchase	02/24/98	$1,001 - $15,000
	AETNA Inc. 6.25% Pfd	Purchase	01/16/98	$15,001 - $50,000
	Cisco Sys Inc.	Sold	08/04/98	$15,001 - $50,000
	U S West	Sold	04/23/98	$15,001 - $50,000
SP	Cisco Sys Inc.	Purchase	10/02/98	$1,001 - $15,000
SP	Hussmann Intl Inc.	Purchase	04/24/98	$1,001 - $15,000
SP	Marine Drilling Cos Inc.	Purchase	04/24/98	$1,001 - $15,000
SP	Marine Drilling Cos Inc.	Sold	12/28/98	$1,001 - $15,000
SP	Nike Inc.	Purchase	04/24/98	$1,001 - $15,000
SP	Texaco	Purchase	04/24/98	$15,001 - $50,000
SP	AETNA Inc. 6.25% Pfd	Purchase	01/16/98	$15,001 - $50,000
SP	Cisco Sys Inc.	Sold	08/04/98	$15,001 - $50,000

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
SP	Cabletron Sys Inc.	Sold	12/30/98	$1,001 - $15,000
SP	Chrysler Corp	Sold	04/23/98	$1,001 - $15,000
SP	BellSouth Corp	Sold	04/23/98	$15,001 - $50,000
SP	Volvo	Sold	04/23/98	$1,001 - $15,000

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
	Eastern Bank, Salem/Lynn, MA (1/4)	Mortgage, 133 Washington St. Salem, MA	$15,001 - $50,000
	Heritage Co-op Bank, Salem, MA (1/8)	Mortgage, Emanon Trust Property	$15,001 - $50,000

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
Member, Board of Directors	Salem State College Alumni Association

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 JUN 15 AM 10: 28
OFFICE OF THE CLERK
HOUSE OF REPRESENTATIVES
(Office Use Only)

PATRICK J. TOOMEY
(Full Name)

2336 FOX MEADOW DR.
(Mailing Address)

ALLENTOWN PA 18104

Daytime Telephone: 202-225-6411

Filer Status	[X] Member of the U.S. House of Representatives — State: PA District: 15	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Pat Toomey

DATE (Month/Day/Year) 6/1/99

4068

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	TOOMEY ENTERPRISES, INC.	SALARY	79,991.86
	PRICE, WATERHOUSE LLP	SPOUSE SALARY	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name PATRICK J. TOOMEY | Page 3 of 7

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		Value of Asset (Block B)	Type of Income (Block C)	Amount of Income (Block D)	Transaction (Block E)
SP, DC, JT	Examples:	SP	Mega Corp. Stock	DIVIDENDS: X	$1,001 – $15,000 (E)	P
			Simon & Schuster	Royalties	$1,001 – $2,500 (IX)	
			1st Bank of Paducah, KY accounts	INTEREST: X	$5,001 – $15,000 (VI)	
	FIRST UNION, ACCOUNTS		$1,001 – $15,000 (C)	INTEREST: X	None (I)	
	SALOMON SMITH BARNEY ACCTS		$15,001 – $50,000 (E)	INTEREST: X	$1,001 – $2,500 (IV)	
	GOV'T BONDS (U.S.)		$15,001 – $50,000 (E)	INTEREST: X	$1,001 – $2,500 (IV)	
	PARTNERRE LTD. PFD		$15,001 – $50,000 (E)	INTEREST: X	$1,001 – $2,500 (IV)	
	SANTANDER FIN LTD. PFD		$1,001 – $15,000 (C)	INTEREST: X	$201 – $1,000 (III)	
	CADBURY SCHWEPPES PFD		$1,001 – $15,000 (C)	INTEREST: X	$1,001 – $2,500 (IV)	

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME
Continuation Sheet (if needed)

Name PATRICK TOOMEY

Page 4 of 7

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	CON EDISON PFD			X												X							X									
	PACIFIC TEL PFD			X												X							X									
	NUVEEN PA MUN				X											X								X								
	BLACKROCK MUN				X											X							X									
	ATMEL CORP STOCK			X													X				X											
	ENSCO INT'L STOCK			X													X					X										P 4/20/98
	INTEL CORP STOCK			X													X					X										
	ELI LILLY STOCK			X													X					X										
	TEX. INSTRUMENT. STOCK				X												X					X										
	TRANSELECTRS PROP. STOCK			X													X					X										
	SELIGMAN COM. (D) MUT. FUND			X													X				X											P 1/2/98
	MERRILL LYNCH ACCTS				X											X								X								
	ASSOC 1ST CAP STOCK			X													X					X										
	A.D.P. CORP STOCK				X												X						X									
	FORD MOTOR CO. STOCK				X												X						X									
	GEN. ELECTRIC STOCK.				X												X						X									
	GEN. MOTORS STOCK.				X												X						X									
	NTN CORP STOCK			X													X				X											
	J. HANCOCK FIN. IND. MUT.				X												X				X											P 8/19/98
	J. HANCOCK REG. BANK MUT.				X												X					X										
	M.L. LAT. AM. MUT.				X												X				X											
	PUTNAM HEALTH MUT.			X													X				X											

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name PATRICK TOOHEY

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
	SELIGMAN COM. (B) MUT	C	CAPITAL GAINS	I	P 6/19/98
	ROCKIN RESANS INC. LOAN	F	INTEREST	I	
	TILGHMAN ST ENTERTAIN. LOAN	G	INTEREST	I	
	TILGHMAN ST ENTERTAIN. STOCK	D	DIVIDENDS; CAPITAL GAINS	VII	
	ROOKIE'S REST LANC. LOAN	G	INTEREST	I	
	ROOKIE'S REST LANC. STOCK	D	DIVIDENDS; CAPITAL GAINS	I	
	PRIDENATERWORLE RETAIL. FUND	E	DIVIDENDS; CAPITAL GAINS	II	
	BANK OF NY	C	DIVIDENDS; CAPITAL GAINS	III	
	COMCAST CORP	D	DIVIDENDS; CAPITAL GAINS	II	
	ORACLE CORP	C	CAPITAL GAINS	I	
	ML GROWTH FUND	C	DIVIDENDS; CAPITAL GAINS	II	
	ML PHOENIX FUND	C	CAPITAL GAINS	I	
	DAVIS NY VENTURE FUND	C	CAPITAL GAINS	I	

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SCHEDULE IV — TRANSACTIONS

Name PATRICK TOOMEY

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
	SELIGMAN COM. (B) MUT.	X			8/18/98	X									
	JOHN HANCOCK FIN. IND. MUT. FUND	X			8/19/98		X								
	SELIGMAN COM (D) MUT	X			1/2/98	X									
	ENSCO INT'L STOCK	X			4/20/98	X									
	ROCKIN' ROBIN'S INC STOCK		X		6/1/98	X									

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4073

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
TRUSTEE	ALLENTOWN YMCA + YWCA
DIRECTOR	TOOMEY ENTERPRISES, INC., ALLENTOWN
DIRECTOR	TILGHMAN ST. ENTERTAINMENT, INC., ALLENTOWN
DIRECTOR	TILGHMAN ST. PROPERTIES, INC., ALLENTOWN
DIRECTOR	ROOKIE'S RESTAURANT LANCASTER, INC., LANCASTER, PA
BOARD OF ASSOCIATES	MUHLENBERG COLLEGE, ALLENTOWN
EXECUTIVE COM.	MINSI TRAILS COUNCIL, BSA

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

LEGISLATIVE RESOURCE CENTER
99 MAY 17 PM 5:53
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

Edolphus Towns
(Full Name)

286 Highland Boulevard
(Mailing Address)

Brooklyn, New York

Daytime Telephone: (202) 225-5936

Filer Status	[X] Member of the U.S. House of Representatives — State: NY District: 10	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) May 17,1999

4075

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Interfaith Medical Center	Spouse salary	NA
	New York City Board of Education	Spouse pension	NA
	Mt. Ararat Missionary Baptist Church	Approved Religious Service	$300
	New Canaan Baptist Church	" "	$200
	St. Luke's Baptist Church	" "	$500
	Zion Baptist Church	" "	$250
	Rehoboth Baptist Church	" "	$250
	Morning Dew Baptist Church	" "	$250
	Mt. Mariah Baptist Church	" "	$150
	Phillipi Baptist Church	" "	$300
	St. George's Baptist	" "	$150

For payments to charity in lieu of honoraria, use Schedule II.

Name E. Towns

Page 3 of 9

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	None			

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Name E. Towns

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,000 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	*Examples:* Mega Corp Stock					X								X										X								P
	Simon & Schuster			Indefinite																Royalties								X			
	1st Bank of Paducah, KY accounts						X									X									X						
	Prudential Insurance			X										X									X									
	Mutual of America			X												X							X									
	NY Municipal Bond			X										X									X									
	~~Wright-Patman FCU~~			X										X									X									
	~~East NY Savings Bk~~			X												X							X									

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name E. Towns

Page 5 of 9

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	National Westminister Bank			x												x									x							
	Queens County Savings Bank			x												x									x							

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4079

SCHEDULE IV — TRANSACTIONS

Name E. Towns

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.			Type of Transaction			Date	Amount of Transaction									
			PURCHASE	SALE	EXCHANGE	(MO/DAY/YR)	B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP, DC, JT	Asset															
SP	*Example:*	Mega Corporation Common Stock	X			10–12–98		X								
	None															

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4080

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	Countrywide Home Loans, Dallas , Tx.	Mortgage on 4304 Hawks Nest Drive, Lutz, Fla.				X						

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

Name: E. Towns

Page 8 of 8

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
None							

This page may be copied if more space is required.

Name	Page 9 of 9
E. Towns	

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Trustee	Shaw University
Board Member	Brookdale Medical Center
Board Member	Wyckoff Medical Center

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	None	

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 27 PM 12:21

MAY 24 1999

(Office Use Only)

James A. Traficant, Jr.
(Full Name)

429 N. Main Street
(Mailing Address)

(330) 743-1914
Daytime Telephone

Poland, Ohio 44514

Filer Status	[X] Member of the U.S. House of Representatives — State: Ohio, District: 17th	[ ] Officer or Employee	Employing Office:
Report Type	[ ] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL **DATE** (Month/Day/Year) 5-24-99

4084

Name J.A. TRAFICANT, JR.	Page 1 of 8

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	LeImage Styling Salon	Spouse's Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name J.A. Traficant, Jr.	Page 2 of 8

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples: Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
XYZ Magazine	Article	Aug. 13, 1998	$500
NONE			

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name J.A. TRAFICANT, JR.

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year

			Block A	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples*	SP	Mega Corp. Stock					X								X										X								P
			Simon & Schuster			Indefinite																Royalties									X			
			1st Bank of Paducah, KY accounts						X									X									X							
SP	13628 N. Middletown Rd Salem OH 44460							X													Gas Royalty			X										
	Aceto Corp Stock				X											X							X											
	Congressional Fed Credit Union						X											X						X										
	Lot#242 Matthews Rd. Boardman, OH 44512						X														NONE	X												

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name J.A. Traficant, Jr.

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income												BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	NONE																																

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SCHEDULE IV — TRANSACTIONS

Name J.A. TRAFICANT, JR.

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
	NONE														

This page may be copied if more space is required.

Name J.A. Traficant, Jr. | Page 6 of 8

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001 – $15,000	C $15,001 – $50,000	D $50,001 – $100,000	E $100,001 – $250,000	F $250,001 – $500,000	G $500,001 – $1,000,000	H $1,000,001 – $5,000,000	I $5,000,001 – $25,000,000	J $25,000,001 – $50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del				X						
	INTERNAL REVENUE SERVICE	TAX PAYMENTS			X							

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
NONE		

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	NONE						

This page may be copied if more space is required.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
TRUSTEE	EVENING OF MUSIC, INC.

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	NONE	

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

801

RECEIVED
99 MAY 17 PM 4:45
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

MC

James William (Jim) Turner
(Full Name)

203 Gordon Drive
(Mailing Address)

Crockett TX 75835

Daytime Telephone: 409/544-8644

Filer Status [X] Member of the U.S. House of Representatives — State: TX District: 02 — [ ] Officer or Employee — Employing Office:

Report Type [X] Annual (May 15) — [ ] Amendment — [ ] Termination — Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	X	
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**		X
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	X	
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	X	
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**		X
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**		X
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	X	
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	X	
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**		X

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

Question	Yes	No
TRUSTS--Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?		X
EXEMPTION- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?		X

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL — Jim Turner

DATE (Month/Day/Year) May 17, 1999

Name James William (Jim) Turner	Page 1 of 1

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of Texas Employee Retirement System	pension	$28,292.40

For payments to charity in lieu of honoraria, use Schedule II.

Name James William (Jim) Turner | Page 1 of 4

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

For further information, see instructions, pages 14-20

SP, DC, JT	Asset and/or Income Source	Value of Asset	Type of Income	Amount of Income	Transaction
	Examples: SP Mega Corp. Stock	$15,001 - $50,000	Dividends	$201 - $1,000	P
	SP 123 Main St., Dover, Del.	$250,001 - $500,000	Rent	$1,001 - $2,500	
	1st Bank of Paducah, KY accounts	$50,001 - $100,000	Interest	$5,001 - $15,000	
	Turner Hardware & Construction, Inc. stock - Crockett, Texas	$100.001 - $250.000	Dividends	None	NA
	Citizens National Bank stock - Crockett, Texas	$15.001 - $50.000	Dividends	$5.001 - $15.000	NA
	U.S. Treasury Series E Bonds	$50.001 - $100.000	Interest	$2.501 - $5.000	NA
	Bank One, Austin accounts	$15.001 - $50.000	Interest	$2.501 - $5.000	NA
	First National Bank, Crockett accounts	$100.001 - $250.000	Interest	$2.501 - $5.000	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

3.7 acres Masters Survey, Crockett	$250.001 - $500.000	Rent	$5.001 - $15.000	NA
Lot, Building & Personal Business Property, 603 East Goliad, Crockett, Texas	$100.001 - $250.000	Rent	$15.001 - $50.000	NA
Duplex, Homewood Drive, Crockett, Texas	$50.001 - $100.000	Rent	$5.001 - $15.000	NA
Lot, Treemont Subdivision, Austin, Texas	$100.001 - $250.000	Non-income producing, unimproved property	None	NA
301 acres Connor/Ansley Survey, Houston County, Texas	$250.001 - $500.000	Rent	$1.001 - $2.500	NA
385 acre Bodilla Survey, Houston County, Texas	$250.001 - $500.000	Rent	$1.001 - $2.500	NA
Hughes & Luce Retirement Plan	$15.001 - $50.000	Interest	$1.001 - $2.500	NA
Congressional Federal Credit Union	$15.001 - $50.000	Interest	None	NA
Waterhouse National Bank Money Market Account	$1.001 - $15.000	Dividends	$201 - $1.000	NA
America Online Inc stock	$1.001 - $15.000	Dividends	None	NA
Computer Sciences Corp. stock	$1.001 - $15.000	Dividends	None	NA
Gateway 2000 Inc stock	$1.001 - $15.000	Dividends	None	NA
General Electric Co stock	$1.001 - $15.000	Dividends	$1 - $200	NA
Health Management System Inc stock	$1.001 - $15.000	Dividends	None	NA
Nokia Corp stock	$1.001 - $15.000	Dividends	None	NA
SBC Communications Inc stock	$1.001 - $15.000	Dividends	None	NA
Schwab One Account Money Funds	$1 - $1.000	Dividends	$201 - $1.000	NA

SCHEDULE III – ASSETS AND "UNEARNED" INCOME

SP	Schwab One Account	$1 - $1,000	Interest	$1 - $200	NA
SP	Waterhouse National Bank Money Market Account	$1,001 - $15,000	Interest	$1 - $200	NA
SP	Baker Hughes Inc stock	$1,001 - $15,000	Dividends	$1 - $200	NA
SP	Crescent Real Estate Equities Co stock	$1,001 - $15,000	Dividends	$1 - $200	NA
SP	Ensco International Inc stock	$1,001 - $15,000	Dividends	$1 - $200	NA
	Merrill Lynch CMA Money Fund	$250,001 - $500,000	Dividends	$5,001 - $15,000	NA
DC	Merrill Lynch CMA Money Fund	$50,001 - $100,000	Dividends	$2,501 - $5,000	NA
DC	Merrill Lynch CMA Money Fund	$50,001 - $100,000	Dividends	$2,501 - $5,000	NA
DC	Waterhouse National Bank Money Market Account	$1,001 - $15,000	Dividends	$1 - $200	NA
DC	Atmos Energy Corp. stock	$1,001 - $15,000	Dividends	$1 - $200	NA
DC	Owens and Minor stock	$1,001 - $15,000	Dividends	$1 - $200	NA
DC	Charles Schwab One Account	$1 - $1,000	Interest	$201 - $1,000	NA
DC	Congressional Federal Credit Union Account	$1,001 - $15,000	Interest	$1 - $200	NA
DC	Nicholas Fund	$1,001 - $15,000	Dividends	$1 - $200	NA
DC	Stein Roe Growth Stock Fund	$1,001 - $15,000	Dividends	$201 - $1,000	NA
DC	Stein Roe Special Fund	$1,001 - $15,000	Dividends	$201 - $1,000	NA
DC	Vanguard Star Portfolio	$1,001 - $15,000	Dividends	$201 - $1,000	NA
SP	Merrill Lynch CMA Money Fund	$100,001 - $250,000	Dividends	$201 - $1,000	NA

Name James William (Jim) Turner | Page 4 of 4

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

P	NM Boeing Capital Bonds	$100.001 - $250.000	Interest	$1.001 - $2.500	NA

Name James William (Jim) Turner	Page 1 of 1

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset		Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock		Purchase	10/12/1998	$15,001 - $50,000
DC	Dell Computer stock		Sold	8/11/98	$1,001 - $15,000
	Schwab One Account #86	See Exhibit A			
	Waterhouse Securities Account #18	See Exhibit B			
SP	Schwab One Account #43	See Exhibit C			
SP	Merrill Lynch Account #91	See Exhibit D			
SP	Merrill Lynch Account #81	See Exhibit E			
SP	Merrill Lynch Account #92	See Exhibit F			
SP	Merrill Lynch Account #26	See Exhibit G			

Name James William (Jim) Turner	Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor. **Exclude:** Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar 2	Wash. D.C.-Chicago-Wash. D.C.	N	N	N	N
	Mega Corporation	Aug 6-13	Wash. D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
	American Optometric Association	June 26-27, 1998	Washington, DC to Orlando to Texas	Y	Y	Y	None

Name James William (Jim) Turner	Page 1 of 1

SCHEDULE VIII – POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
Vice-President	Turner Hardware & Construction, Inc., Crockett, Texas

Exhibit A

Charles Schwab Statemen

SCHWAB ONE ACCOUNT

ACCOUNT NUMBER	PERIOD COVERED	LAST STATEMENT	PAGE
AU [redacted]86	AUG 1 - AUG 31 1998	JUL 1998	1

TITLE OF ACCOUNT	OFFICE SERVING YOUR ACCOUNT
JAMES W TURNER & VIRGINIA W TURNER JT TEN [redacted]	522 CONGRESS SUITE 101 AUSTIN TX 78701 VISIT OUR SCHWAB WEB SITE HTTP://WWW.SCHWAB.COM

*** FOR QUESTIONS ABOUT THIS STATEMENT: CALL 1-800-435-4000 *** ACCOUNT OPENED IN: 1995

STATUS OF KEY VALUES AS OF AUG 31 1998

Money Funds Balance	$38,428.57
Net Portfolio Value	$38,428.57
Ending Cash Balance	$.00
TOTAL ACCOUNT VALUE	$38,428.57
Change in Value from 07/98	($1,892.12)
Checkwriting or VISA Limit	$38,428.57

ACCOUNT TRANSACTION SUMMARY

OPENING CASH BALANCE	$.00
Investment Sales	$32,420.59
Investment Income	$46.68
Total Credits	$32,467.27
Money Fund Purch/Reinvest	($32,467.27)
Total Debits	($32,467.27)
ENDING CASH BALANCE	$.00

INVESTMENT INCOME SUMMARY

SOURCE OF INCOME	CURRENT PERIOD	YEAR TO DATE
FEDERALLY TAXABLE		
Cash Dividends	$3.00	$18.50
Money Funds Dividends	$43.68	$135.68
TOTAL INVESTMENT INCOME	$46.68	$154.18

RATE SUMMARY AS OF 08/31

TEF Yield*	2.75%
STF Yield*	4.61%
Schwab 1 Yield	4.66%
Margin Loan Rate	7.75% to 9.25%

* 7 Day Annualized Yield. Please see reverse for more information.

PORTFOLIO POSITION DETAIL

CATEGORY	ST	LONG/ SHORT	QUOTE SYMBOL	QUANTITY	INVESTMENT DESCRIPTION	LATEST PRICE	MARKET VALUE
MONEY FUNDS		C Long		38428.57	SCHWAB MONEY MARKET FUND	1.0000	$38,428.57
Net Portfolio Value					$38,428.57		

ACCOUNT TRANSACTION DETAIL

DATE	TRANSACTION		QUANTITY	DESCRIPTION	PRICE	AMOUNT
*****				Opening Cash Balance		$.00
08/14	Sold	08/11	500-	D I Y HOME WAREHOUSE INC	1.4375	$678.22
08/14	Sold	08/11	400-	SOLOMON PAGE GROUP LTD	2.4375	$933.04
08/14	Bought	08/14		SCHWAB MONEY MARKET FUND	1.0000	($30,809.33)
08/14	Sold	08/11	50-	AIRTOUCH COMMUN INC	57.7500	$2,837.90
08/14	Sold	08/11	100-	BARNES & NOBLE INC	37.3750	$3,687.87
08/14	Sold	08/11	100-	DELL COMPUTER CORP	106.7500	$10,625.14
08/14	Sold	08/11	400-	HARKEN ENERGY CORP	3.5000	$1,351.53
08/14	Sold	08/11	200-	MISONIX INC	6.2500	$1,203.82
08/14	Sold	08/11	100-	NEWMONT MINING CORP	17.3125	$1,681.69
08/14	Sold	08/11	100-	PEOPLESOFT INC	37.0000	$3,650.37
08/14	Sold	08/11	50-	PFIZER INCORPORATED	101.9375	$5,047.21

* * * CONTINUED ON NEXT PAGE * * *

Member: New York Stock Exchange, Inc. and other principal stock and option exchanges

Charles Schwab Statement

SCHWAB ONE ACCOUNT

ACCOUNT NUMBER	PERIOD COVERED	LAST STATEMENT	PAGE
AU [redacted]86	AUG 1 - AUG 31 1998	JUL 1998	2

ACCOUNT TRANSACTION DETAIL

DATE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
08/14	Sold 08/11	100-	RELIABILITY INC	7.6250	$723.80
08/17	Bought 08/17		SCHWAB MONEY MARKET FUND	1.0000	($1,611.26)
08/27	Cash Dividend		NEWMONT MINING CORP		$3.00
08/28	Bought 08/28		SCHWAB MONEY MARKET FUND	1.0000	($3.00)
*****			Ending Cash Balance		$.00

MONEY FUNDS DETAIL

DESCRIPTION	OPENING SHARES	SHARES PURCHASED	SHARES REDEEMED	NET DIVIDEND REINVESTED	CLOSING SHARES
SCHWAB MONEY MARKET FUND	5,961.30	32,423.59	.00		38,428.57
Div: 08/17 Yield 4.92%				43.68	

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Exhibit B

WATERHOUSE SECURITIES, INC.

Member New York Stock Exchange • SIPC
National Headquarters
100 Wall Street • New York, New York 10005

MONTHLY STATEMENT

ACCOUNT NO.	LAST STATEMENT	PERIOD ENDING	PAGE
[redacted]-1-8	11/30/1998	12/31/1998	1 OF 3

S1 070 DA1 YYYN 2 4222 01408 001
JAMES W TURNER &
VIRGINIA W TURNER COM PROP
[redacted]

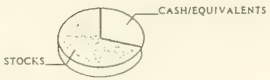
BRANCH INFORMATION

LYNN PETKUS
1201 ELM STREET
DALLAS, TX 75270
(214) 747-3033 (LOCAL AREA)
(800) 934-4452 (NATIONWIDE)

CUSTOMER SERVICE: (800) 934-4410

PORTFOLIO VALUE SUMMARY

ASSET ALLOCATION
DECEMBER 31, 1998



	THIS PERIOD	%	LAST PERIOD	%
WNB MONEY MARKET - FDIC	$13,035	29.9	$ 38,784	100.0
MONEY MARKET FUND				
STOCKS	30,592	70.1	0	
FIXED INCOME				
OPTIONS				
MUTUAL FUNDS				
UNIT INVESTMENT TRUSTS				
TOTAL PORTFOLIO VALUE	$43,627	100.0	$38,784	100.0

PORTFOLIO POSITIONS LONG

ACCT	QUANTITY	DESCRIPTION	SYMBOL	MARKET PRICE	MARKET VALUE	PORT PCT	DIV OR INT %	EST. ANNUAL INCOME
		CASH & CASH EQUIVALENTS				201-11,000		
CASH	13,034.93	WNB MONEY MARKET ACCOUNT		1 000	13,035	29.9	4.30	561
		STOCKS						
CASH	50	AMERICA ONLINE INC-DEL	AOL	155.125	7,756	17.8		
CASH	50	COMPUTER SCIENCES CORP	CSC	64.438	3,222	7.4		
CASH	75	GATEWAY 2000 INC	GTW	51.188	3,839	8.8		
CASH	50	GENERAL ELECTRIC CO	GE	102.063	5,103	11.7	1.40	70
CASH	250	HEALTH MANAGEMENT SYSTEM INC	HMSY	7.875	1,969	4 5		
CASH	50	NOKIA CORP-SPONSORED ADR	NOKA	120 438	6,022	13 8	0 57	28
CASH	50	REPSTG 1 SER A FM 5 PAR SBC COMMUNICATIONS INC	SBC	53 625	2,681	6 1	0 94	47
		TOTAL - STOCKS			30,592	70.1		145
		TOTAL ACCOUNT			43,627	100 0		706

WATERHOUSE SECURITIES, INC.

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MONTHLY STATEMENT

ACCOUNT NO.	CUSTOMER NAME	PERIOD ENDING	PAGE
[redacted]-1-8	JAMES W TURNER &	12/31/1998	2 OF 3

INCOME AND EXPENSE SUMMARY

	THIS PERIOD	YEAR-TO-DATE		THIS PERIOD	YEAR-TO-DATE
WNB MONEY MARKET INTEREST	$74.38	$458.00	MARGIN INTEREST PAID		
TAXABLE DIVIDENDS			DIVIDENDS CHARGED		
NON-TAXABLE DIVIDENDS			ACCRUED INT ON PURCHASES		
TAXABLE BOND INTEREST					

MONTHLY ACTIVITY - INFORMATION TO BALANCE YOUR ACCOUNT

MONTHLY ACTIVITY SUMMARY

DEBITS		CREDITS	
SECURITIES PURCHASED	$ 25,823.07	SECURITIES SOLD	$ 0.00
DIVIDEND/INTEREST CHARGED	0.00	DIVIDEND/INTEREST INCOME	74.38
WNB MONEY MARKET DEPOSITS	74.38	WNB MONEY MARKET WITHDRAWALS	25,823.07
TOTAL DEBITS	$25,897.45	TOTAL CREDITS	$25,897.45

OPENING BALANCE $0.00 + NET ACTIVITY $0.00 = CLOSING BALANCE BROKERAGE ACCOUNT $0.00

MONTHLY ACTIVITY BY ABOVE CATEGORY

SECURITIES PURCHASED AND SOLD

ACCT	DATE	ENTRY	DESCRIPTION	QUANTITY	PRICE	DEBIT	CREDIT
CASH	12/09	BOUGHT	AMERICA ONLINE INC-DEL	50	86.8750	4,355.75	
CASH	12/09	BOUGHT	COMPUTER SCIENCES CORP	50	60.6250	3,043.25	
CASH	12/09	BOUGHT	GATEWAY 2000 INC	75	50.9375	3,832.31	
CASH	12/09	BOUGHT	GENERAL ELECTRIC CO	50	89.9375	4,508.88	
CASH	12/09	BOUGHT	HEALTH MANAGEMENT SYSTEM INC	250	8.4375	2,121.38	
CASH	12/09	BOUGHT	NOKIA CORP-SPONSORED ADR REPSTG 1 SER A FM 5 PAR	50	108.5000	5,437.00	
CASH	12/09	BOUGHT	SBC COMMUNICATIONS INC	50	50.2500	2,524.50	
			TOTAL			25,823.07	

WATERHOUSE SECURITIES, INC.

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100 Wall Street • New York, New York 10005

MONTHLY STATEMENT

ACCOUNT NO.	CUSTOMER NAME	PERIOD ENDING	PAGE
[redacted]-1-8	JAMES W TURNER &	12/31/1998	3 OF 3

DIVIDEND AND INTEREST ACTIVITY

ACCT	DATE	ENTRY	DESCRIPTION	QUANTITY	DEBIT	CREDIT
CASH	12/31	INTEREST	WNB MONEY MARKET ACCOUNT MONTHLY INTEREST			74.38
			TOTAL			74.38

MONEY MARKET ACTIVITY

DATE	ENTRY	DESCRIPTION	AMOUNT	BALANCE
		OPENING BALANCE WNB MONEY MARKET - FDIC		38,783.62
12/09	WITHDRAWAL	WNB MONEY MARKET ACCOUNT	(25,823.07)	12,960.55
12/31	REINVEST	WNB MONEY MARKET ACCOUNT	74.38	13,034.93
		MONTHLY INTEREST REINVESTED		
		CLOSING BALANCE WNB MONEY MARKET - FDIC		13,034.93

Exhibit C

Charles Schwab Statement

SCHWAB ONE ACCOUNT

ACCOUNT NUMBER	PERIOD COVERED	LAST STATEMENT	PAGE
DL [redacted] 43	AUG 1 - AUG 31 1998	JUL 1998	1

TITLE OF ACCOUNT	OFFICE SERVING YOUR ACCOUNT
VIRGINIA W TURNER [redacted]	600 N PEARL ST LB-132 DALLAS TX 75201

0030774-0030774 002

*** FOR QUESTIONS ABOUT THIS STATEMENT: CALL 1-800-435-4000 *** ACCOUNT OPENED IN: 1997

STATUS OF KEY VALUES AS OF AUG 31 1998

Net Portfolio Value	$.00
Ending Cash Balance	$2,808.33
TOTAL ACCOUNT VALUE	$2,808.33
Change in Value from 07/98	($72.99)
Checkwriting or VISA Limit	$2,808.33

ACCOUNT TRANSACTION SUMMARY

OPENING CASH BALANCE	$1,693.82
Investment Sales	$1,106.46
Investment Income	$8.05
Total Credits	$1,114.51
Total Debits	$.00
ENDING CASH BALANCE	$2,808.33

INVESTMENT INCOME SUMMARY

SOURCE OF INCOME	CURRENT PERIOD	YEAR TO DATE
FEDERALLY TAXABLE		
Credit Interest Earned	$8.05	$67.45

RATE SUMMARY AS OF 08/31

TEF Yield*	2.75%
STF Yield*	4.61%
Schwab 1 Yield	4.66%
Margin Loan Rate	7.75% to 9.25%

* 7 Day Annualized Yield. Please see reverse for more information.

ACCOUNT TRANSACTION DETAIL

DATE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
*****			Opening Cash Balance		$1,693.82
08/14	Sold 08/11	1000-	AMERN INTL PETE CORP NEW	1.1875	$1,106.46
08/28	Credit Interest		SCHWAB1 INT 07/30-08/27		$8.05
*****			Ending Cash Balance		$2,808.33

INTEREST CALCULATION DETAIL FROM JUL 30 1998 THROUGH AUG 27 1998

DATE	NBR DAYS	NET BALANCE MARGIN ACCOUNT	CASH ACCT DEBIT OR FREE CREDIT	MARKET VALUE OF SHORT SALES	BALANCE SUBJECT TO INTEREST	RATE	INTEREST AMOUNT
07/30	29	.00	2,227.97	.00	2,231.47	4.560%	$8.05

Credit Interest Earned $8.05

*All balances are average daily balances

Member: New York Stock Exchange, Inc. and

Exhibit D

Merrill Lynch

1998 ANNUAL SUMMARY STATEMENT

Annual Statement

Account No.	Taxpayer No.	Statement Period	Page
[redacted]91	[redacted]	1998 Annual Summary	1 of 32

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Merrill Lynch,
Pierce, Fenner & Smith Inc
300 Davidson Ave
Somerset, NJ 08873

1998 Dividends and Distributions

		Amount
1	Ordinary Dividends	853.40
2a	Total Capital Gain Distributions	5.66
2b	28% Rate Gain	0.00
2c	Unrecap. Sec. 1250 Gain	2.72
2d	Section 1202 Gain	0.00
3	Non-Taxable Distributions	11.11
4	**Federal Income Tax Withheld**	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	1.47
7	Foreign Country or U.S. Possession	VARIOUS
8	Liquidation Distributions Cash	0.00
9	Liquidation Distributions Non-Cash (Fair Market Value)	0.00

1998 Interest Income

		Amount
1	Interest Income Not included in Line 3	0.00
2	Early Withdrawal Penalty	0.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	0.00
4	**Federal Income Tax Withheld**	0.00
5	Foreign Tax Paid	0.00
6	Foreign Country or U.S. Possession	
*	Investment Expense Included in Line 1	0.00
*	Total Reportable Interest is the Sum of Lines 1 and 3	0.00

Summary of 1998 Original Issue Discount Items

		Amount
1	Total Original Issue Discount for 1998	0.00 **

Summary of 1998 Proceeds from Broker & Barter Exchange Transactions

		Amount
2	Gross Proceeds Less Commissions	104,259.05
4	**Federal Income Tax Withheld**	0.00

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You may reach a Tax Representative at 1-(800) CMA-INFO (1-800-262-4636)

4112

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
AMRESCO INC	031909104	29	SALE	08/06/98		775.72	
AMERISOURCE HLTH CORP A	03071P102	2	SALE	07/10/98		131.99	
		11	SALE	07/24/98		749.04	
		16	SALE	08/06/98		804.97	
				Subtotal		1,686.00	
AMERICA WEST HLDG CL B	023657208	51	SALE	08/06/98		1,077.34	
AVIS RENT A CAR INC COM	053790101	40	SALE	08/06/98		917.46	
ALTRON INC	022092100	60	SALE	08/06/98		734.97	
AGCO CORP COM	001084102	34	SALE	08/06/98		369.73	
ACX TECHNOLOGIES INC	005123104	42	SALE	08/06/98		792.72	
APPLE COMPUTER INC	037833100	23	SALE	08/06/98		842.35	
APPLE SOUTH INC COM	037857109	31	SALE	01/20/98		346.02	
		8	SALE	01/21/98		86.49	
		12	SALE	01/22/98		128.43	
				Subtotal		560.94	
ATMEL CORP COM	049513104	32	SALE	08/06/98		327.98	
BORG WARNER AUTOMOTIVE	099724106	14	SALE	08/06/98		617.72	
BARRET RES CORP PV $0.01	068480201	30	SALE	08/06/98		854.97	
BENTON OIL & GAS CO	083288100	5	SALE	06/08/98		43.24	
		12	SALE	06/09/98		96.21	
		12	SALE	06/10/98		89.99	

Merrill Lynch

1998 ANNUAL SUMMARY STATEMENT

Annual Statement

Account No.	Taxpayer No.	Statement Period	Page
[redacted]91	[redacted]	1998 Annual Summary	3 of 32

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
BENTON OIL & GAS CO	083288100	12	SALE	06/11/98		91.04	
		2	SALE	06/12/98		16.24	
				Subtotal		336.72	
CABOT CORP	127055101	33	SALE	08/06/98		845.60	
CABLE DESIGN TECH CP	126924109	45	SALE	08/06/98		899.97	
CELLSTAR CORP	150925105	70	SALE	08/06/98		809.35	
CYTEC INDUSTRIES INC	232820100	37	SALE	08/06/98		1,105.34	
CALENERGY INC	129466108	39	SALE	08/06/98		1,026.15	
CHANCELLOR MEDIA CORP	158915108	48	SALE	03/10/98		2,279.71	
CENTRAL GRDEN & PET CO	153527106	35	SALE	08/06/98		748.10	
CARAUSTAR INDS INC	140909102	23	SALE	08/06/98		609.47	
CHAMPION ENTRPRISES INC	158496109	28	SALE	08/06/98		764.72	
CITY NATIONAL CORP	178566105	29	SALE	08/06/98		1,045.77	
CLAYTON HOMES DEL $0.10	184190106	30	SALE	01/20/98		502.74	
		29	SALE	08/06/98		521.98	
				Subtotal		1,024.72	
CMAC INVESTMENT CORP COM	125662106	28	SALE	08/06/98		1,364.95	
COMPUSA INC	204932107	35	SALE	08/06/98		601.53	
DIAL CORP NEW	25247D101	22	SALE	08/06/98		492.23	

Merrill Lynch

1998 ANNUAL SUMMARY STATEMENT

Annual Statement

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
DALLAS SEMICONDUCTOR CRP	235204104	25	SALE	08/06/98		831.22	
DEVON ENERGY CP OKLA COM	251799102	13	SALE	08/06/98		399.73	
ELECTROGLAS INC	285324109	5	SALE	06/08/98		66.55	
		1	SALE	06/09/98		13.26	
		9	SALE	06/10/98		119.35	
		1	SALE	06/11/98		12.93	
		6	SALE	06/12/98		75.37	
		13	SALE	06/15/98		160.52	
		9	SALE	06/16/98		110.80	
		9	SALE	06/17/98		112.72	
		1	SALE	06/18/98		12.40	
		1	SALE	06/19/98		12.32	
				Subtotal		696.22	
ELECTRONICS FOR IMAGING	286082102	23	SALE	08/06/98		329.17	
ETHAN ALLEN INTERIORS	297602104	26	SALE	08/06/98		1,059.46	
ENCAD INC PV $0.001 DEL	292503109	5	SALE	03/23/98		63.83	
		7	SALE	03/24/98		89.02	
		5	SALE	03/25/98		63.43	
		4	SALE	03/26/98		50.66	
		9	SALE	03/27/98		112.53	
				Subtotal		379.47	
ESC MEDICAL ORD	M40868107	24	SALE	08/06/98		569.98	
EXEL LIMITED (NEW) CL A	G32429105		CASH/LIEU	08/19/98		21.38	
		13	SALE	08/20/98		991.21	
				Subtotal		1,012.59	

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Merrill Lynch, Pierce, Fenner & Smith Inc

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
ECI TELECOM LTD COM	268258100	38	SALE	08/06/98		1,251.58	
EDWARDS A G INC	281760108	41	SALE	08/06/98		1,470.83	
FRANCHISE FIN CP AMERICA	351807102	35	SALE	08/06/98		829.03	
FOOTSTAR INC	344912100	21	SALE	08/06/98		637.85	
FIRST HEALTH GROUP CORP	320960107	34	SALE	08/06/98		807.47	
FINGERHUT COS INC	317867109	5	SALE	05/21/98		160.93	
		3	SALE	05/26/98		92.77	
		33	SALE	08/06/98		1,113.71	
				Subtotal		1,367.41	
1ST TENN NATL CORP	337162101	52	SALE	08/06/98		1,559.94	
FIRST UNION CORP	337358105		CASH/LIEU	07/13/98		27.55	
		13	SALE	07/10/98		811.01	
				Subtotal		838.56	
GENL NUTRITION COS INC	37047F103	37	SALE	08/06/98		850.97	
B F GOODRICH	382388106	9	SALE	06/26/98		435.10	
		12	SALE	06/29/98		584.56	
				Subtotal		1,019.66	
GULFSTREAM AEROSPACE NEW	402734107	19	SALE	08/06/98		777.78	
HUMMINGBIRD COMMUNICATNS	44544R101	28	SALE	08/06/98		584.48	
HADCO CORP	404681108	24	SALE	08/06/98		640.47	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
HIGHWOODS PPTYS INC	431284108	35	SALE	08/06/98		993.09	
HEFTEL BROADCASTING CL A	422799106	22	SALE	08/06/98		841.47	
HARMAN INTL INDS INC NEW	413086109	17	SALE	08/06/98		693.78	
HEALTH CARE PPTY INVS	421915109	33	SALE	08/06/98		1,103.40	
HIBERNIA CORP CL A	428656102	17	SALE	02/02/98		330.42	
		91	SALE	08/06/98		1,569.69	
				Subtotal		1,900.11	
ILLINOVA CORP	452317100	14	SALE	07/10/98		362.11	
		16	SALE	07/13/98		410.66	
				Subtotal		772.77	
IMCO RECYCLING INC	449681105	55	SALE	08/06/98		821.53	
ILLINOIS CENTRAL CORP	451841100	22	SALE	02/23/98		849.72	
KEANE INC	486665102	21	SALE	08/06/98		1,046.02	
KENNAMETAL INC	489170100	25	SALE	08/06/98		826.53	
KOMAG INC COM	500453105	21	SALE	06/08/98		149.62	
		16	SALE	06/09/98		111.99	
				Subtotal		261.61	
LINCARE HLDGS INC	532791100	1	SALE	01/30/98		61.40	
		5	SALE	02/02/98		309.73	
		2	SALE	05/11/98		170.90	
		3	SALE	05/12/98		248.62	
		34	SALE	08/06/98		1,238.83	
				Subtotal		2,029.48	

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
LCI INTL INC	501813109	7	SALE	05/11/98		276.93	
		3	SALE	05/12/98		118.68	
				Subtotal		395.61	
MONDAVI ROBERT CORP A	609200100	1	SALE	06/29/98		28.37	
		2	SALE	07/02/98		55.87	
		1	SALE	07/07/98		26.49	
		5	SALE	07/08/98		130.34	
		1	SALE	07/09/98		25.74	
		4	SALE	07/10/98		101.20	
		5	SALE	07/13/98		125.13	
				Subtotal		493.14	
MID OCEAN LTD ORD	G61061100	6	SALE	07/24/98		496.76	
		1	SALE	07/27/98		78.96	
				Subtotal		575.72	
MACK CALI REALTY CORP	554489104	30	SALE	08/06/98		873.72	
MICHAELS STORES INC	594087108	29	SALE	08/06/98		860.91	
MONEY STORE INC	60934T101	6	SALE	05/11/98		197.24	
		11	SALE	05/12/98		361.23	
				Subtotal		558.47	
MUTUAL RISK MGMT LTD COM	628351108	44	SALE	08/06/98		1,542.69	
NOBLE DRILLING CORP COM	655042109	37	SALE	08/06/98		624.35	
NIPSCO INDUSTRIES INC	629140104	40	SALE	08/06/98		1,089.96	
OLSTEN CORP	681385100	13	SALE	04/21/98		189.43	
		10	SALE	04/22/98		145.34	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
OLSTEN CORP	681385100	10	SALE	04/23/98		143.20	
		15	SALE	04/24/98		216.19	
		2	SALE	04/27/98		27.62	
				Subtotal		721.78	
ONBANCORP INC	682303102	7	SALE	02/23/98		512.73	
		2	SALE	02/24/98		146.99	
		9	SALE	02/25/98		663.91	
		6	SALE	02/26/98		444.10	
				Subtotal		1,767.73	
PACIFIC GULF PPTYS INC	694396102	41	SALE	08/06/98		862.66	
PACIFIC ENTERPRISES	694232109	3	SALE	04/06/98		123.83	
		3	SALE	04/07/98		121.63	
		3	SALE	04/08/98		119.85	
		2	SALE	04/09/98		79.87	
				Subtotal		445.18	
PACIFIC CENTY FINL	694058108	26	SALE	01/20/98		601.27	
		17	SALE	02/02/98		366.84	
		5	SALE	02/03/98		107.49	
				Subtotal		1,075.60	
PHILIP SERVICES CORP	71819M103	92	SALE	04/24/98		649.28	
PHARMERICA INC	717135107	116	SALE	08/06/98		637.97	
PROMUS HOTEL CORP NEW	74342P106	16	SALE	08/06/98		478.98	
PEOPLE HERITAGE FINL GRP	711147108	36	SALE	08/06/98		758.22	
PINNACLE WEST CAP CORP	723484101	34	SALE	08/06/98		1,421.58	

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
PITTSTON BRINK'S GRP $1	725701106	32	SALE	08/06/98		1,139.96	
POTASH CORP SASKATCHEWAN	73755L107	8	SALE	04/06/98		731.61	
		6	SALE	04/07/98		543.20	
				Subtotal		1,274.81	
PROTECTIVE LIFE CORP COM	743674103	28	SALE	08/06/98		999.21	
QWEST COMM INTL INC	749121109		CASH/LIEU	06/08/98		30.49	
		11	SALE	07/29/98		424.65	
		30	SALE	07/30/98		1,175.67	
				Subtotal		1,630.81	
REGAL CINEMAS INC	758754105	9	SALE	04/21/98		274.49	
		14	SALE	04/22/98		426.15	
				Subtotal		700.64	
REGIS CORP MINN	758932107	25	SALE	08/06/98		704.66	
REYNOLDS&REYNOLDS A	761695105	33	SALE	08/06/98		540.36	
RYANS FAMILY STEAK HOUSE	783519101	74	SALE	08/06/98		823.22	
SUN HEALTHCARE GROUP INC	866933104	5	SALE	06/26/98		74.99	
		4	SALE	06/29/98		59.57	
		7	SALE	06/30/98		103.24	
		3	SALE	07/01/98		44.43	
		15	SALE	07/02/98		221.27	
		5	SALE	07/06/98		75.29	
		6	SALE	07/07/98		89.68	
				Subtotal		668.47	
SAFESKIN CORP	786454108	15	SALE	08/06/98		543.73	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
SPX CORP COM	784635104	8	SALE	08/06/98		429.48	
SIRROM CAPITAL CORP	829905108	26	SALE	08/06/98		342.86	
SINCLAIR BRDCSTING CL A	829226109	38	SALE	08/06/98		949.96	
SUIZA FOODS CORP	865077101	16	SALE	08/06/98		725.97	
SEMPRA ENERGY	816851109		CASH/LIEU	07/13/98		16.29	
		37	SALE	08/06/98		915.71	
				Subtotal		932.00	
SILICON V CRP PV 1CT DEL	827066101	42	SALE	08/06/98		582.73	
SMITH INTL INC DEL	832110100	20	SALE	08/06/98		497.48	
SOUTHDOWN INC	841297104	9	SALE	08/06/98		539.98	
SOVERIGN BANCORP INC COM	845905108	11	CASH/LIEU	04/27/98		3.64	
		51	SALE	08/06/98		793.66	
				Subtotal		797.30	
STERLING SOFTWARE INC	859547101	58	SALE	08/06/98		1,536.94	
SUNGARD DATA SYS INC	867363103	47	SALE	08/06/98		1,709.57	
TOMMY HILFIGER CORP COM	G8915Z102	15	SALE	08/06/98		847.47	
TECH DATA CORP	878237106	21	SALE	08/06/98		896.41	
TRUE NTH CMNCTS$0.33 1/3	897844106	17	SALE	08/06/98		463.23	
TEL- SAVE HLDG INC	879176105	38	SALE	08/06/98		484.48	

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
TCF FINANCIAL CORP COM	872275102	27	SALE	08/06/98		728.97	
U S OFFICE PRODUCTS CO	912325107	33	SALE	03/10/98		596.99	
		30	SALE	03/11/98		550.80	
				Subtotal		1,147.79	
UNTD COS FINL CORP	909870107	12	SALE	02/02/98		156.92	
		8	SALE	02/03/98		103.04	
				Subtotal		259.96	
UNIVERSAL HEALTH SVCS B	913903100	30	SALE	08/06/98		1,312.45	
UTILICORP UTD INC DEL	918005109	26	SALE	08/06/98		898.60	
VALERO REFNG & MKTNG CO	91913Y100	4	SALE	04/21/98		138.06	
		3	SALE	04/22/98		103.28	
		3	SALE	04/23/98		101.24	
		2	SALE	04/24/98		67.36	
		13	SALE	08/06/98		290.05	
				Subtotal		699.99	
WASHINGTON FEDL INC	938824109	1	SALE	03/23/98		28.55	
		17	SALE	03/24/98		478.87	
		11	SALE	03/25/98		309.36	
		26	SALE	03/26/98		730.38	
				Subtotal		1,547.16	
WATERS CORP	941848103	16	SALE	08/06/98		942.96	
WALLACE COMPUTR SVCS INC	932270101	32	SALE	08/06/98		591.98	
WARNACO GROUP INC CL A	934390105	25	SALE	08/06/98		881.22	

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
WATSON PHARMACEUTICALS	942683103	9	SALE	01/22/98		295.06	
		9	SALE	07/10/98		433.03	
		9	SALE	07/24/98		393.00	
		2	SALE	07/27/98		83.70	
		27	SALE	08/06/98		1,208.20	
				Subtotal		2,412.99	
WISCONSIN CENT TRANSN	976592105	35	SALE	08/06/98		699.97	
ZALE CORP NEW	988858106	9	SALE	05/21/98		278.81	
		36	SALE	08/06/98		1,075.46	
				Subtotal		1,354.27	
ZEBRA TECHNOLOGIES CRP A	989207105	18	SALE	08/06/98		619.85	
TOTAL GROSS PROCEEDS						104,259.05	
TOTAL FEDERAL INCOME TAX WITHHELD					0.00		

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
AGCO CORP COM	34	03/02/98	DIVIDEND		.34	
	34	06/01/98	DIVIDEND		.34	
			Subtotal		.68	
BORG WARNER AUTOMOTIVE	14	02/17/98	DIVIDEND		2.10	
	14	05/15/98	DIVIDEND		2.10	
	14	08/17/98	DIVIDEND		2.10	
			Subtotal		6.30	
CABOT CORP	33	06/12/98	DIVIDEND		3.63	
CARAUSTAR INDS INC	23	01/08/98	DIVIDEND		3.68	
	23	04/07/98	DIVIDEND		3.68	
	23	07/07/98	DIVIDEND		3.68	
			Subtotal		11.04	
CITY NATIONAL CORP	29	05/14/98	DIVIDEND		4.06	
	29	08/13/98	DIVIDEND		4.06	
			Subtotal		8.12	
CLAYTON HOMES DEL $0.10	59	01/20/98	DIVIDEND		1.18	
	29	04/15/98	DIVIDEND		.58	
	29	07/15/98	DIVIDEND		.58	
			Subtotal		2.34	
CMAC INVESTMENT CORP COM	28	03/03/98	DIVIDEND		.84	
	28	06/02/98	DIVIDEND		.84	
	28	09/03/98	DIVIDEND		.84	
			Subtotal		2.52	
DIAL CORP NEW	22	07/01/98	DIVIDEND		1.76	

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
DALLAS SEMICONDUCTOR CRP	20	03/02/98	DIVIDEND		.80	
	25	06/01/98	DIVIDEND		1.00	
			Subtotal		1.80	
DEVON ENERGY CP OKLA COM	13	03/31/98	DIVIDEND		.65	
	13	06/30/98	DIVIDEND		.65	
			Subtotal		1.30	
ETHAN ALLEN INTERIORS	26	01/26/98	DIVIDEND		.78	
	26	04/24/98	DIVIDEND		.78	
	26	07/24/98	DIVIDEND		1.04	
			Subtotal		2.60	
ECI TELECOM LTD COM	38	03/11/98	FOREIGN DIVIDEND		1.90	
		03/11/98	FOREIGN TAX	.33		NON-RECLAIMABLE TAX
	38	06/02/98	FOREIGN DIVIDEND		1.90	
		06/02/98	FOREIGN TAX	.30		NON-RECLAIMABLE TAX
	38	08/28/98	FOREIGN DIVIDEND		1.90	
		08/28/98	FOREIGN TAX	.32		NON-RECLAIMABLE TAX
			Subtotal	.95	5.70	
EDWARDS A G INC	41	01/02/98	DIVIDEND		5.33	
	41	04/01/98	DIVIDEND		5.33	
	41	07/01/98	DIVIDEND		5.74	
			Subtotal		16.40	
FRANCHISE FIN CP AMERICA	35	02/20/98	DIVIDEND		16.45	
	35	05/20/98	DIVIDEND		16.45	
	35	08/20/98	DIVIDEND		16.45	
			Subtotal		49.35	
FINGERHUT COS INC	41	05/21/98	DIVIDEND		1.64	

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
FINGERHUT COS INC	33	08/20/98	DIVIDEND		1.32	
			Subtotal		2.96	
1ST TENN NATL CORP	26	01/02/98	DIVIDEND		8.58	
	52	04/01/98	DIVIDEND		8.58	
	52	07/01/98	DIVIDEND		8.58	
			Subtotal		25.74	
B F GOODRICH	21	04/01/98	DIVIDEND		5.78	
	21	07/01/98	DIVIDEND		5.78	
			Subtotal		11.56	
HIGHWOODS PPTYS INC		12/31/98	RECLASS DIST		47.83	TOT DIV DIST 54.60
HARMAN INTL INDS INC NEW	17	02/25/98	DIVIDEND		.85	
	17	05/27/98	DIVIDEND		.85	
			Subtotal		1.70	
HEALTH CARE PPTY INVS		12/31/98	RECLASS DIST		58.91	TOT DIV DIST 64.35
HIBERNIA CORP CL A	91	02/20/98	DIVIDEND		8.19	
	91	05/20/98	DIVIDEND		8.19	
	91	08/20/98	DIVIDEND		8.19	
			Subtotal		24.57	
ILLINOVA CORP	30	02/02/98	DIVIDEND		9.30	
	30	05/01/98	DIVIDEND		9.30	
	30	08/03/98	DIVIDEND		9.30	
			Subtotal		27.90	
IMCO RECYCLING INC	55	03/31/98	DIVIDEND		2.75	
	55	06/30/98	DIVIDEND		2.75	
			Subtotal		5.50	

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
ILLINOIS CENTRAL CORP	22	01/07/98	DIVIDEND		5.06	
KENNAMETAL INC	25	02/25/98	DIVIDEND		4.25	
	25	05/22/98	DIVIDEND		4.25	
	25	08/25/98	DIVIDEND		4.25	
			Subtotal		12.75	
MID OCEAN LTD ORD	20	01/08/98	FOREIGN DIVIDEND		16.50	
	20	04/09/98	FOREIGN DIVIDEND		16.50	
	20	07/09/98	FOREIGN DIVIDEND		16.50	
			Subtotal		49.50	
MACK CALI REALTY CORP	30	01/16/98	DIVIDEND		15.00	
	30	04/21/98	DIVIDEND		15.00	
	30	07/22/98	DIVIDEND		15.00	
			Subtotal		45.00	
MONEY STORE INC	40	03/02/98	DIVIDEND		1.60	
	23	06/15/98	DIVIDEND		.92	
			Subtotal		2.52	
MUTUAL RISK MGMT LTD COM	44	02/20/98	DIVIDEND		2.20	
	44	05/22/98	DIVIDEND		2.20	
	44	08/21/98	DIVIDEND		2.20	
			Subtotal		6.60	
NIPSCO INDUSTRIES INC	20	02/20/98	DIVIDEND		9.60	
	40	05/20/98	DIVIDEND		9.60	
	40	08/20/98	DIVIDEND		9.60	
			Subtotal		28.80	
OLSTEN CORP	50	03/03/98	DIVIDEND		3.50	

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
ONBANCORP INC	24	01/02/98	DIVIDEND		8.16	
PACIFIC GULF PPTYS INC	43	04/13/98	DIVIDEND		15.78	
	43	07/10/98	DIVIDEND		15.78	
			Subtotal		31.56	
PACIFIC ENTERPRISES	36	02/17/98	DIVIDEND		13.68	
	25	05/15/98	DIVIDEND		10.00	
	25	06/15/98	DIVIDEND		10.00	
			Subtotal		33.68	
PEOPLE HERITAGE FINL GRP	18	05/18/98	DIVIDEND		3.96	
	36	08/17/98	DIVIDEND		3.96	
			Subtotal		7.92	
PINNACLE WEST CAP CORP	34	03/02/98	DIVIDEND		10.20	
	34	06/01/98	DIVIDEND		10.20	
	34	09/01/98	DIVIDEND		10.20	
			Subtotal		30.60	
PITTSTON BRINK'S GRP $1	32	03/02/98	DIVIDEND		.80	
	32	06/01/98	DIVIDEND		.80	
			Subtotal		1.60	
POTASH CORP SASKATCHEWAN	14	02/13/98	FOREIGN DIVIDEND		3.46	
		02/13/98	FOREIGN TAX	.52		NON-RECLAIMABLE TAX
PROTECTIVE LIFE CORP COM	14	03/02/98	DIVIDEND		2.80	
	28	06/01/98	DIVIDEND		3.08	
			Subtotal		5.88	
REGIS CORP MINN	25	03/03/98	DIVIDEND		.50	

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
REGIS CORP MINN	25	06/08/98	DIVIDEND		.75	
			Subtotal		1.25	
REYNOLDS&REYNOLDS A	33	01/13/98	DIVIDEND		2.97	
	33	04/13/98	DIVIDEND		2.97	
	33	06/11/98	DIVIDEND		2.97	
			Subtotal		8.91	
SIRROM CAPITAL CORP	26	06/16/98	DIVIDEND		6.50	
SOVERIGN BANCORP INC COM	51	05/15/98	DIVIDEND		1.02	
	51	08/17/98	DIVIDEND		1.02	
			Subtotal		2.04	
TCF FINANCIAL CORP COM	27	06/03/98	DIVIDEND		4.39	
	27	08/31/98	DIVIDEND		4.39	
			Subtotal		8.78	
UNTD COS FINL CORP	20	01/02/98	DIVIDEND		1.60	
UTILICORP UTD INC DEL	19	03/12/98	DIVIDEND		8.55	
	19	06/12/98	DIVIDEND		8.55	
			Subtotal		17.10	
VALERO REFNG & MKTNG CO	25	03/10/98	DIVIDEND		2.00	
	13	06/09/98	DIVIDEND		1.04	
	13	09/09/98	DIVIDEND		1.04	
			Subtotal		4.08	
WASHINGTON FEDL INC	50	01/23/98	DIVIDEND		12.00	
WALLACE COMPUTR SVCS INC	32	03/20/98	DIVIDEND		4.96	

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1998 ANNUAL SUMMARY STATEMENT

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
WALLACE COMPUTR SVCS INC	32	06/22/98	DIVIDEND		4.96	
			Subtotal		9.92	
WARNACO GROUP INC CL A	25	01/06/98	DIVIDEND		2.25	
	25	04/06/98	DIVIDEND		2.25	
	25	07/07/98	DIVIDEND		2.25	
			Subtotal		6.75	
CMA FUND		JAN	DIVIDEND		25.21	
		FEB	DIVIDEND		23.15	
		MAR	DIVIDEND		27.02	
		APR	DIVIDEND		23.16	
		MAY	DIVIDEND		23.14	
		JUN	DIVIDEND		24.71	
		JUL	DIVIDEND		21.00	
		AUG	DIVIDEND		10.28	
			Subtotal		177.67	

FEDERAL INCOME TAX WITHHELD	0.00	
TOTAL FOREIGN TAX PAID (LINE 6 DIV)	1.47	
TOTAL INVESTMENT EXPENSES (LINE 5 DIV)		0.00
TOTAL ORDINARY DIVIDENDS (LINE 1 DIV)		853.40

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
CAPITAL GAIN DISTRIBUTIONS						
HIGHWOODS PPTYS INC		12/31/98	RECLASS DIST		.22	TOT 20% RATE 0.00
HEALTH CARE PPTY INVS		12/31/98	RECLASS DIST		2.72	TOT 20% RATE 0.00
TOTAL 20% RATE CAPITAL GAIN DISTRIBUTIONS					2.94	
HEALTH CARE PPTY INVS		12/31/98	RECLASS DIST		2.72	TOT 1250 GAIN.....0.00
TOTAL UNRECAP. SEC. 1250 GAIN (LINE 2C DIV)					2.72	
FEDERAL INCOME TAX WITHHELD				0.00		
TOTAL CAPITAL GAIN DISTRIBUTIONS (LINE 2A DIV)					5.66	
NONTAXABLE DISTRIBUTIONS						
HIGHWOODS PPTYS INC		12/31/98	RECLASS DIST		6.55	TOT PRIN PMTS.....0.00
PACIFIC GULF PPTYS INC	43	04/13/98	PRIN PAYMENT		2.28	
	43	07/10/98	PRIN PAYMENT		2.28	
			Subtotal		4.56	
TOTAL NONTAXABLE DISTRIBUTIONS (LINE 3 DIV)					11.11	
TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 DIV)				0.00		

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1998 ANNUAL SUMMARY STATEMENT

Annual Statement

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VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

1998 INCOME SUMMARY

Reportable Dividends	853.40 *
Reportable Interest	0.00
Non-Reportable Money Fund Dividends	0.00
Non-Reportable Div./Limited Partnership Div.	0.00
Non-Reportable Interest	0.00
Non-Reportable OID	0.00
Total	853.40
Accrued Interest Paid	0.00
Foreign Tax Paid - Dividends	1.47
Foreign Tax Paid - Interest	0.00
Margin Interest Charged	0.00

* Includes Reportable CMA Money Fund Dividends

1998 FINANCIAL MARKET INDICATORS

INDICATOR	PERCENTAGE CHANGE (%)
CMA Tax-Exempt Fund	2.98
CMA Money Fund	5.15
3-Month Treasury Bills	5.23
Long-Term Treasury Bonds	13.78
Long-Term Municipal Bonds	7.09
Dow Jones Industrials	16 10
Standard & Poor's 500	26.67
NYSE Composite	16.55
NASDAQ Composite	39.63

REALIZED CAPITAL GAIN AND LOSS SUMMARY *

	GAINS	LOSSES	NET
SHORT-TERM	8,700.19	(23,025.27)	(14,325.08)
LONG-TERM - 20%	0.00	0.00	0.00

CAPITAL GAIN DISTRIBUTIONS

28% Rate Gain	0.00	20% Rate Gain	2.94
Unrecap. Sec. 1250 Gain	2.72	Section 1202 Gain	0.00

* Excludes Transactions For Which We Have Insufficient Data

Your 1998 Annual Statement Summary Information is a personal summary of your account activity provided exclusively for our select clients. The gain (loss) calculations and tax exempt income data are provided to facilitate your review and are not reported to the IRS. The gain (loss) information may not include return of capital, sales load deferral or wash sales adjustments, or transactions that settled after December 31, 1998. In calculating gain (loss), unless otherwise noted, it was assumed that the oldest position was liquidated first, and that an election was in effect to amortize the premium paid on the purchase of taxable bonds. The cost basis for most Original Issue Discount ("OID) obligations includes the accretion of OID. Securities distributed from a retirement account reflect cost basis rather than tax basis. Other methods for calculating gain (loss) are available. Please consult your tax advisor for more information.

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
2	AMERISOURCE HLTH CORP A	10/17/97	07/10/98	131.99	117.69	14.30
11	AMERISOURCE HLTH CORP A	10/17/97	07/24/98	749.04	647.29	101.75
51	AMERICA WEST HLDG CL B	10/17/97	08/06/98	1,077.34	749.06	328.28
23	APPLE COMPUTER INC	07/10/98	08/06/98	842.35	740.68	101.67
48	CHANCELLOR MEDIA CORP	10/17/97	03/10/98	2,279.71	1,278.00	1,001.71
28	CHAMPION ENTRPRISES INC	10/17/97	08/06/98	764.72	514.50	250.22
29	CLAYTON HOMES DEL $0.10	10/17/97	08/06/98	521.98	512.94	9.04
26	ETHAN ALLEN INTERIORS	10/17/97	08/06/98	1,059.46	945.75	113.71
38	ECI TELECOM LTD COM	10/17/97	08/06/98	1,251.58	1,163.75	87.83
41	EDWARDS A G INC	10/17/97	08/06/98	1,470.83	1,427.19	43.64
21	FOOTSTAR INC	12/15/97	08/06/98	637.85	625.63	12.22
5	FINGERHUT COS INC	03/10/98	05/21/98	160.93	132.55	28.38
3	FINGERHUT COS INC	03/10/98	05/26/98	92.77	79.53	13.24
2	FINGERHUT COS INC	03/10/98	08/06/98	67.49	53.02	14.47
13	FINGERHUT COS INC	03/11/98	08/06/98	438.73	353.59	85.14
18	FINGERHUT COS INC	03/12/98	08/06/98	607.49	495.75	111.74
52	1ST TENN NATL CORP	10/17/97	08/06/98	1,559.94	1,477.13	82.81
13	FIRST UNION CORP	10/17/97	07/10/98	811.01	635.38	175.63
9	B F GOODRICH	10/17/97	06/26/98	435.10	388.92	46.18
12	B F GOODRICH	10/17/97	06/29/98	584.56	518.58	65.98
17	HIBERNIA CORP CL A	10/17/97	02/02/98	330.42	306.39	24.03
14	ILLINOVA CORP	10/17/97	07/10/98	362.11	294.87	67.24
16	ILLINOVA CORP	10/17/97	07/13/98	410.66	337.01	73.65
22	ILLINOIS CENTRAL CORP	10/17/97	02/23/98	849.72	834.63	15.09
7	KEANE INC	05/21/98	08/06/98	348.67	320.87	27.80
3	KEANE INC	05/22/98	08/06/98	149.43	140.08	9.35
4	KEANE INC	05/27/98	08/06/98	199.24	182.89	16.35
1	LINCARE HLDGS INC	10/17/97	01/30/98	61.40	52.87	8.53
5	LINCARE HLDGS INC	10/17/97	02/02/98	309.73	264.37	45.36
2	LINCARE HLDGS INC	10/17/97	05/11/98	170.90	105.75	65.15
3	LINCARE HLDGS INC	10/17/97	05/12/98	248.62	158.62	90.00

SSS Note: Capital gains and losses in this statement are not reported to the IRS.

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
34	LINCARE HLDGS INC	10/17/97	08/06/98	1,238.83	898.89	339.94
7	LCI INTL INC	10/17/97	05/11/98	276.93	182.43	94.50
3	LCI INTL INC	10/17/97	05/12/98	118.68	78.18	40.50
6	MID OCEAN LTD ORD	10/17/97	07/24/98	496.76	372.47	124.29
1	MID OCEAN LTD ORD	10/17/97	07/27/98	78.96	62.07	16.89
6	MONEY STORE INC	10/17/97	05/11/98	197.24	165.75	31.49
11	MONEY STORE INC	10/17/97	05/12/98	361.23	303.87	57.36
44	MUTUAL RISK MGMT LTD COM	10/17/97	08/06/98	1,542.69	1,262.25	280.44
40	NIPSCO INDUSTRIES INC	10/17/97	08/06/98	1,089.96	863.75	226.21
7	ONBANCORP INC	10/17/97	02/23/98	512.73	425.25	87.48
2	ONBANCORP INC	10/17/97	02/24/98	146.99	121.50	25.49
9	ONBANCORP INC	10/17/97	02/25/98	663.91	546.75	117.16
6	ONBANCORP INC	10/17/97	02/26/98	444.10	364.50	79.60
3	PACIFIC ENTERPRISES	10/17/97	04/06/98	123.83	101.77	22.06
3	PACIFIC ENTERPRISES	10/17/97	04/07/98	121.63	101.77	19.86
3	PACIFIC ENTERPRISES	10/17/97	04/08/98	119.85	101.77	18.08
2	PACIFIC ENTERPRISES	10/17/97	04/09/98	79.87	67.85	12.02
34	PINNACLE WEST CAP CORP	10/17/97	08/06/98	1,421.58	1,156.00	265.58
8	POTASH CORP SASKATCHEWAN	10/17/97	04/06/98	731.61	664.99	66.62
6	POTASH CORP SASKATCHEWAN	10/17/97	04/07/98	543.20	498.76	44.44
10	PROTECTIVE LIFE CORP COM	01/20/98	08/06/98	356.86	311.59	45.27
12	PROTECTIVE LIFE CORP COM	01/21/98	08/06/98	428.23	376.94	51.29
6	PROTECTIVE LIFE CORP COM	01/22/98	08/06/98	214.12	187.84	26.28
11	QWEST COMM INTL INC	10/17/97	07/29/98	424.65	251.73	172.92
30	QWEST COMM INTL INC	10/17/97	07/30/98	1,175.67	686.54	489.13
9	REGAL CINEMAS INC	10/17/97	04/21/98	274.49	229.50	44.99
14	REGAL CINEMAS INC	10/17/97	04/22/98	426.15	357.00	69.15
25	REGIS CORP MINN	10/17/97	08/06/98	704.66	615.63	89.03
74	RYANS FAMILY STEAK HOUSE	10/17/97	08/06/98	823.22	647.50	175.72
18	SINCLAIR BRDCSTING CL A	02/02/98	08/06/98	449.98	431.54	18.44
37	SEMPRA ENERGY	10/17/97	08/06/98	915.71	848.16	67.55

537 **Note: Capital gains and losses in this statement are not reported to the IRS.**

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
58	STERLING SOFTWARE INC	10/17/97	08/06/98	1,536.94	1,033.13	503.81
47	SUNGARD DATA SYS INC	10/17/97	08/06/98	1,709.57	1,148.56	561.01
15	TOMMY HILFIGER CORP COM	10/17/97	08/06/98	847.47	675.00	172.47
30	UNIVERSAL HEALTH SVCS B	10/17/97	08/06/98	1,312.45	1,222.50	89.95
4	VALERO REFNG & MKTNG CO	10/17/97	04/21/98	138.06	125.50	12.56
3	VALERO REFNG & MKTNG CO	10/17/97	04/22/98	103.28	94.12	9.16
3	VALERO REFNG & MKTNG CO	10/17/97	04/23/98	101.24	94.12	7.12
2	VALERO REFNG & MKTNG CO	10/17/97	04/24/98	67.36	62.75	4.61
1	WASHINGTON FEDL INC	10/17/97	03/23/98	28.55	27.92	.63
17	WASHINGTON FEDL INC	10/17/97	03/24/98	478.87	474.68	4.19
11	WASHINGTON FEDL INC	10/17/97	03/25/98	309.36	307.14	2.22
26	WASHINGTON FEDL INC	10/17/97	03/26/98	730.38	726.00	4.38
25	WARNACO GROUP INC CL A	10/17/97	08/06/98	881.22	771.88	109.34
9	WATSON PHARMACEUTICALS	10/17/97	01/22/98	295.06	287.43	7.63
9	WATSON PHARMACEUTICALS	10/17/97	07/10/98	433.03	287.43	145.60
9	WATSON PHARMACEUTICALS	10/17/97	07/24/98	393.00	287.44	105.56
2	WATSON PHARMACEUTICALS	10/17/97	07/27/98	83.70	63.87	19.83
27	WATSON PHARMACEUTICALS	10/17/97	08/06/98	1,208.20	862.33	345.87
9	ZALE CORP NEW	10/17/97	05/21/98	278.81	226.32	52.49
36	ZALE CORP NEW	10/17/97	08/06/98	1,075.46	905.32	170.14
18	ZEBRA TECHNOLOGIES CRP A	10/17/97	08/06/98	619.85	598.50	21.35
			SUBTOTAL	48,121.95	39,421.76	8,700.19

538 **Note: Capital gains and losses in this statement are not reported to the IRS.**

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
29	AMRESCO INC	10/17/97	08/06/98	775.72	1,004.13	(228.41)
16	AMERISOURCE HLTH CORP A	10/17/97	08/06/98	804.97	941.53	(136.56)
8	AVIS RENT A CAR INC COM	03/24/98	08/06/98	183.49	255.00	(71.51)
18	AVIS RENT A CAR INC COM	03/25/98	08/06/98	412.85	587.89	(175.04)
3	AVIS RENT A CAR INC COM	03/26/98	08/06/98	68.81	96.00	(27.19)
4	AVIS RENT A CAR INC COM	04/21/98	08/06/98	91.74	126.25	(34.51)
7	AVIS RENT A CAR INC COM	04/22/98	08/06/98	160.57	220.35	(59.78)
34	ALTRON INC	10/17/97	08/06/98	416.48	539.75	(123.27)
3	ALTRON INC	11/03/97	08/06/98	36.74	47.81	(11.07)
2	ALTRON INC	11/04/97	08/06/98	24.49	30.75	(6.26)
18	ALTRON INC	11/05/97	08/06/98	220.50	285.75	(65.25)
3	ALTRON INC	11/06/97	08/06/98	36.76	47.67	(10.91)
34	AGCO CORP COM	10/17/97	08/06/98	369.73	1,079.50	(709.77)
42	ACX TECHNOLOGIES INC	10/17/97	08/06/98	792.72	1,113.54	(320.82)
31	APPLE SOUTH INC COM	10/17/97	01/20/98	346.02	565.75	(219.73)
8	APPLE SOUTH INC COM	10/17/97	01/21/98	86.49	146.00	(59.51)
12	APPLE SOUTH INC COM	10/17/97	01/22/98	128.43	219.00	(90.57)
32	ATMEL CORP COM	10/17/97	08/06/98	327.98	964.00	(636.02)
14	BORG WARNER AUTOMOTIVE	10/17/97	08/06/98	617.72	812.00	(194.28)
30	BARRET RES CORP PV $0.01	10/17/97	08/06/98	854.97	1,111.88	(256.91)
5	BENTON OIL & GAS CO	10/17/97	06/08/98	43.24	97.18	(53.94)
12	BENTON OIL & GAS CO	10/17/97	06/09/98	96.21	233.25	(137.04)
12	BENTON OIL & GAS CO	10/17/97	06/10/98	89.99	233.25	(143.26)
12	BENTON OIL & GAS CO	10/17/97	06/11/98	91.04	233.25	(142.21)
2	BENTON OIL & GAS CO	10/17/97	06/12/98	16.24	38.88	(22.64)
6	CABOT CORP	04/06/98	08/06/98	153.74	228.75	(75.01)
10	CABOT CORP	04/07/98	08/06/98	256.24	373.10	(116.86)
7	CABOT CORP	04/08/98	08/06/98	179.37	258.70	(79.33)
3	CABOT CORP	04/09/98	08/06/98	76.87	110.88	(34.01)
3	CABOT CORP	04/13/98	08/06/98	76.87	111.26	(34.39)
4	CABOT CORP	04/14/98	08/06/98	102.51	147.50	(44.99)

519 **Note: Capital gains and losses in this statement are not reported to the IRS.**

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
45	CABLE DESIGN TECH CP	10/17/97	08/06/98	899.97	1,162.50	(262.53)
12	CELLSTAR CORP	06/10/98	08/06/98	138.74	179.44	(40.70)
12	CELLSTAR CORP	06/11/98	08/06/98	138.74	179.29	(40.55)
2	CELLSTAR CORP	06/12/98	08/06/98	23.12	27.75	(4.63)
12	CELLSTAR CORP	06/15/98	08/06/98	138.74	164.69	(25.95)
6	CELLSTAR CORP	06/16/98	08/06/98	69.37	84.75	(15.38)
5	CELLSTAR CORP	07/27/98	08/06/98	57.81	77.78	(19.97)
16	CELLSTAR CORP	07/30/98	08/06/98	185.01	231.86	(46.85)
5	CELLSTAR CORP	07/31/98	08/06/98	57.82	73.45	(15.63)
37	CYTEC INDUSTRIES INC	10/17/97	08/06/98	1,105.34	1,725.13	(619.79)
39	CALENERGY INC	10/17/97	08/06/98	1,026.15	1,521.00	(494.85)
35	CENTRAL GRDEN & PET CO	10/17/97	08/06/98	748.10	959.01	(210.91)
23	CARAUSTAR INDS INC	10/17/97	08/06/98	609.47	829.44	(219.97)
16	CITY NATIONAL CORP	02/03/98	08/06/98	576.97	591.66	(14.69)
7	CITY NATIONAL CORP	02/04/98	08/06/98	252.43	253.20	(.77)
6	CITY NATIONAL CORP	02/05/98	08/06/98	216.37	220.23	(3.86)
30	CLAYTON HOMES DEL $0.10	10/17/97	01/20/98	502.74	530.62	(27.88)
28	CMAC INVESTMENT CORP COM	10/17/97	08/06/98	1,364.95	1,531.25	(166.30)
35	COMPUSA INC	10/17/97	08/06/98	601.53	1,222.81	(621.28)
2	DIAL CORP NEW	05/06/98	08/06/98	44.74	48.38	(3.64)
6	DIAL CORP NEW	05/07/98	08/06/98	134.24	145.50	(11.26)
6	DIAL CORP NEW	05/08/98	08/06/98	134.25	149.11	(14.86)
8	DIAL CORP NEW	05/11/98	08/06/98	179.00	197.77	(18.77)
1	DALLAS SEMICONDUCTOR CRP	01/21/98	08/06/98	33.24	45.07	(11.83)
11	DALLAS SEMICONDUCTOR CRP	01/22/98	08/06/98	365.74	499.61	(133.87)
8	DALLAS SEMICONDUCTOR CRP	01/23/98	08/06/98	265.99	362.31	(96.32)
2	DALLAS SEMICONDUCTOR CRP	04/24/98	08/06/98	66.50	74.39	(7.89)
3	DALLAS SEMICONDUCTOR CRP	04/27/98	08/06/98	99.75	109.77	(10.02)
1	DEVON ENERGY CP OKLA COM	12/02/97	08/06/98	30.74	36.50	(5.76)
4	DEVON ENERGY CP OKLA COM	12/03/97	08/06/98	122.99	150.83	(27.84)
3	DEVON ENERGY CP OKLA COM	12/04/97	08/06/98	92.25	111.56	(19.31)

540 **Note: Capital gains and losses in this statement are not reported to the IRS.**

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
5	DEVON ENERGY CP OKLA COM	12/05/97	08/06/98	153.75	185.55	(31.80)
5	ELECTROGLAS INC	10/17/97	06/08/98	66.55	112.34	(45.79)
1	ELECTROGLAS INC	10/17/97	06/09/98	13.26	22.46	(9.20)
9	ELECTROGLAS INC	10/17/97	06/10/98	119.35	202.21	(82.86)
1	ELECTROGLAS INC	10/17/97	06/11/98	12.93	22.46	(9.53)
6	ELECTROGLAS INC	10/17/97	06/12/98	75.37	134.81	(59.44)
13	ELECTROGLAS INC	10/17/97	06/15/98	160.52	292.09	(131.57)
9	ELECTROGLAS INC	10/17/97	06/16/98	110.80	202.22	(91.42)
9	ELECTROGLAS INC	10/17/97	06/17/98	112.72	202.22	(89.50)
1	ELECTROGLAS INC	10/17/97	06/18/98	12.40	22.47	(10.07)
1	ELECTROGLAS INC	10/17/97	06/19/98	12.32	22.47	(10.15)
23	ELECTRONICS FOR IMAGING	10/17/97	08/06/98	329.17	1,204.64	(875.47)
5	ENCAD INC PV $0.001 DEL	10/17/97	03/23/98	63.83	180.00	(116.17)
7	ENCAD INC PV $0.001 DEL	10/17/97	03/24/98	89.02	252.00	(162.98)
5	ENCAD INC PV $0.001 DEL	10/17/97	03/25/98	63.43	180.00	(116.57)
4	ENCAD INC PV $0.001 DEL	10/17/97	03/26/98	50.66	144.00	(93.34)
9	ENCAD INC PV $0.001 DEL	10/17/97	03/27/98	112.53	324.01	(211.48)
9	ESC MEDICAL ORD	06/26/98	08/06/98	213.74	293.06	(79.32)
6	ESC MEDICAL ORD	06/29/98	08/06/98	142.49	195.38	(52.89)
3	ESC MEDICAL ORD	07/01/98	08/06/98	71.24	102.69	(31.45)
3	ESC MEDICAL ORD	07/07/98	08/06/98	71.25	104.21	(32.96)
3	ESC MEDICAL ORD	07/08/98	08/06/98	71.26	102.21	(30.95)
35	FRANCHISE FIN CP AMERICA	10/17/97	08/06/98	829.03	912.19	(83.16)
34	FIRST HEALTH GROUP CORP	10/17/97	08/06/98	807.47	1,049.75	(242.28)
37	GENL NUTRITION COS INC	10/17/97	08/06/98	850.97	1,070.69	(219.72)
6	GULFSTREAM AEROSPACE NEW	06/29/98	08/06/98	245.61	266.44	(20.83)
6	GULFSTREAM AEROSPACE NEW	07/01/98	08/06/98	245.61	274.49	(28.88)
3	GULFSTREAM AEROSPACE NEW	07/02/98	08/06/98	122.81	135.38	(12.57)
4	GULFSTREAM AEROSPACE NEW	07/06/98	08/06/98	163.75	180.13	(16.38)
28	HUMMINGBIRD COMMUNICATNS	10/17/97	08/06/98	584.48	1,144.50	(560.02)
14	HADCO CORP	10/17/97	08/06/98	373.60	768.25	(394.65)

541 **Note: Capital gains and losses in this statement are not reported to the IRS.**

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
10	HADCO CORP	04/27/98	08/06/98	266.87	382.86	(115.99)
5	HIGHWOODS PPTYS INC	10/22/97	08/06/98	141.86	172.99	(31.13)
2	HIGHWOODS PPTYS INC	10/23/97	08/06/98	56.74	68.28	(11.54)
15	HIGHWOODS PPTYS INC	10/24/97	08/06/98	425.61	520.57	(94.96)
13	HIGHWOODS PPTYS INC	10/27/97	08/06/98	368.88	451.79	(82.91)
13	HEFTEL BROADCASTING CL A	03/10/98	08/06/98	497.23	638.15	(140.92)
9	HEFTEL BROADCASTING CL A	03/11/98	08/06/98	344.24	441.40	(97.16)
17	HARMAN INTL INDS INC NEW	10/17/97	08/06/98	693.78	909.50	(215.72)
33	HEALTH CARE PPTY INVS	10/17/97	08/06/98	1,103.40	1,289.06	(185.66)
91	HIBERNIA CORP CL A	10/17/97	08/06/98	1,569.69	1,640.12	(70.43)
55	IMCO RECYCLING INC	10/17/97	08/06/98	821.53	1,128.43	(306.90)
7	KEANE INC	07/24/98	08/06/98	348.68	371.77	(23.09)
25	KENNAMETAL INC	10/17/97	08/06/98	826.53	1,239.06	(412.53)
21	KOMAG INC COM	10/17/97	06/08/98	149.62	409.50	(259.88)
16	KOMAG INC COM	10/17/97	06/09/98	111.99	312.00	(200.01)
1	MONDAVI ROBERT CORP A	10/17/97	06/29/98	28.37	54.90	(26.53)
2	MONDAVI ROBERT CORP A	10/17/97	07/02/98	55.87	109.81	(53.94)
1	MONDAVI ROBERT CORP A	10/17/97	07/07/98	26.49	54.90	(28.41)
5	MONDAVI ROBERT CORP A	10/17/97	07/08/98	130.34	274.53	(144.19)
1	MONDAVI ROBERT CORP A	10/17/97	07/09/98	25.74	54.90	(29.16)
4	MONDAVI ROBERT CORP A	10/17/97	07/10/98	101.20	219.63	(118.43)
5	MONDAVI ROBERT CORP A	10/17/97	07/13/98	125.13	274.55	(149.42)
30	MACK CALI REALTY CORP	10/17/97	08/06/98	873.72	1,186.88	(313.16)
16	MICHAELS STORES INC	04/22/98	08/06/98	474.98	518.08	(43.10)
5	MICHAELS STORES INC	04/24/98	08/06/98	148.43	164.22	(15.79)
8	MICHAELS STORES INC	04/27/98	08/06/98	237.50	257.88	(20.38)
23	NOBLE DRILLING CORP COM	10/17/97	08/06/98	388.10	770.51	(382.41)
7	NOBLE DRILLING CORP COM	04/06/98	08/06/98	118.12	230.56	(112.44)
7	NOBLE DRILLING CORP COM	04/07/98	08/06/98	118.13	223.31	(105.18)
13	OLSTEN CORP	10/17/97	04/21/98	189.43	254.04	(64.61)
5	OLSTEN CORP	10/17/97	04/22/98	72.67	97.71	(25.04)

Note: Capital gains and losses in this statement are not reported to the IRS.

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
5	OLSTEN CORP	10/20/97	04/22/98	72.67	95.62	(22.95)
10	OLSTEN CORP	10/20/97	04/23/98	143.20	191.25	(48.05)
11	OLSTEN CORP	10/20/97	04/24/98	158.53	210.38	(51.85)
4	OLSTEN CORP	10/21/97	04/24/98	57.66	75.75	(18.09)
2	OLSTEN CORP	10/21/97	04/27/98	27.62	37.88	(10.26)
43	PACIFIC GULF PPTYS INC	10/17/97	08/06/98	862.66	974.63	(111.97)
26	PACIFIC CENTY FINL	10/17/97	01/20/98	601.27	687.37	(86.10)
17	PACIFIC CENTY FINL	10/17/97	02/02/98	366.84	449.44	(82.60)
5	PACIFIC CENTY FINL	10/17/97	02/03/98	107.49	132.19	(24.70)
92	PHILIP SERVICES CORP	10/17/97	04/24/98	649.28	1,637.54	(988.26)
116	PHARMERICA INC	07/24/98	08/06/98	637.97	679.76	(41.79)
4	PROMUS HOTEL CORP NEW	05/11/98	08/06/98	119.74	169.82	(50.08)
9	PROMUS HOTEL CORP NEW	05/12/98	08/06/98	269.43	378.34	(108.91)
3	PROMUS HOTEL CORP NEW	05/13/98	08/06/98	89.81	129.64	(39.83)
2	PEOPLE HERITAGE FINL GRP	02/24/98	08/06/98	42.12	45.50	(3.38)
2	PEOPLE HERITAGE FINL GRP	02/25/98	08/06/98	42.12	46.15	(4.03)
6	PEOPLE HERITAGE FINL GRP	02/26/98	08/06/98	126.37	139.41	(13.04)
4	PEOPLE HERITAGE FINL GRP	02/27/98	08/06/98	84.24	93.08	(8.84)
14	PEOPLE HERITAGE FINL GRP	03/02/98	08/06/98	294.87	326.38	(31.51)
4	PEOPLE HERITAGE FINL GRP	03/04/98	08/06/98	84.25	92.75	(8.50)
4	PEOPLE HERITAGE FINL GRP	03/05/98	08/06/98	84.25	93.00	(8.75)
32	PITTSTON BRINK'S GRP $1	10/17/97	08/06/98	1,139.96	1,180.30	(40.34)
33	REYNOLDS&REYNOLDS A	10/17/97	08/06/98	540.36	616.69	(76.33)
5	SUN HEALTHCARE GROUP INC	11/14/97	06/26/98	74.99	101.19	(26.20)
4	SUN HEALTHCARE GROUP INC	11/14/97	06/29/98	59.57	80.96	(21.39)
1	SUN HEALTHCARE GROUP INC	11/14/97	06/30/98	14.74	20.24	(5.50)
6	SUN HEALTHCARE GROUP INC	11/17/97	06/30/98	88.50	125.72	(37.22)
3	SUN HEALTHCARE GROUP INC	11/17/97	07/01/98	44.43	62.86	(18.43)
2	SUN HEALTHCARE GROUP INC	11/17/97	07/02/98	29.50	41.92	(12.42)
13	SUN HEALTHCARE GROUP INC	11/18/97	07/02/98	191.77	264.93	(73.16)
4	SUN HEALTHCARE GROUP INC	11/18/97	07/06/98	60.23	81.52	(21.29)

543 **Note: Capital gains and losses in this statement are not reported to the IRS.**

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
1	SUN HEALTHCARE GROUP INC	11/19/97	07/06/98	15.06	20.70	(5.64)
6	SUN HEALTHCARE GROUP INC	11/19/97	07/07/98	89.68	124.24	(34.56)
15	SAFESKIN CORP	06/26/98	08/06/98	543.73	601.51	(57.78)
7	SPX CORP COM	06/16/98	08/06/98	375.79	456.57	(80.78)
1	SPX CORP COM	06/18/98	08/06/98	53.69	65.69	(12.00)
13	SIRROM CAPITAL CORP	03/10/98	08/06/98	171.43	380.14	(208.71)
13	SIRROM CAPITAL CORP	03/11/98	08/06/98	171.43	393.84	(222.41)
6	SINCLAIR BRDCSTING CL A	03/12/98	08/06/98	149.99	163.34	(13.35)
2	SINCLAIR BRDCSTING CL A	03/13/98	08/06/98	49.99	55.94	(5.95)
6	SINCLAIR BRDCSTING CL A	03/16/98	08/06/98	150.00	167.82	(17.82)
2	SINCLAIR BRDCSTING CL A	03/17/98	08/06/98	49.99	55.51	(5.52)
4	SINCLAIR BRDCSTING CL A	03/18/98	08/06/98	100.01	114.38	(14.37)
3	SUIZA FOODS CORP	05/11/98	08/06/98	136.11	175.88	(39.77)
4	SUIZA FOODS CORP	05/12/98	08/06/98	181.49	232.35	(50.86)
4	SUIZA FOODS CORP	05/13/98	08/06/98	181.49	235.77	(54.28)
5	SUIZA FOODS CORP	07/27/98	08/06/98	226.88	281.41	(54.53)
42	SILICON V GRP PV 1CT DEL	10/17/97	08/06/98	582.73	1,270.50	(687.77)
20	SMITH INTL INC DEL	10/17/97	08/06/98	497.48	1,585.00	(1,087.52)
9	SOUTHDOWN INC	07/10/98	08/06/98	539.98	648.02	(108.04)
7	SOVERIGN BANCORP INC COM	03/24/98	08/06/98	108.93	109.62	(.69)
6	SOVERIGN BANCORP INC COM	03/25/98	08/06/98	93.37	131.89	(38.52)
38	SOVERIGN BANCORP INC COM	03/30/98	08/06/98	591.36	719.05	(127.69)
9	TECH DATA CORP	11/03/97	08/06/98	384.17	389.25	(5.08)
4	TECH DATA CORP	11/04/97	08/06/98	170.74	181.90	(11.16)
5	TECH DATA CORP	11/05/97	08/06/98	213.43	226.30	(12.87)
3	TECH DATA CORP	11/06/97	08/06/98	128.07	135.75	(7.68)
6	TRUE NTH CMNCTS$0.33 1/3	07/10/98	08/06/98	163.49	186.37	(22.88)
3	TRUE NTH CMNCTS$0.33 1/3	07/13/98	08/06/98	81.74	92.86	(11.12)
1	TRUE NTH CMNCTS$0.33 1/3	07/14/98	08/06/98	27.25	31.46	(4.21)
5	TRUE NTH CMNCTS$0.33 1/3	07/15/98	08/06/98	136.24	159.68	(23.44)
2	TRUE NTH CMNCTS$0.33 1/3	07/16/98	08/06/98	54.51	64.18	(9.67)

544 **Note: Capital gains and losses in this statement are not reported to the IRS.**

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
38	TEL- SAVE HLDG INC	10/17/97	08/06/98	484.48	891.73	(407.25)
5	TCF FINANCIAL CORP COM	02/23/98	08/06/98	134.99	167.37	(32.38)
12	TCF FINANCIAL CORP COM	02/24/98	08/06/98	323.98	402.55	(78.57)
10	TCF FINANCIAL CORP COM	02/25/98	08/06/98	270.00	336.86	(66.86)
33	U S OFFICE PRODUCTS CO	10/17/97	03/10/98	596.99	793.37	(196.38)
30	U S OFFICE PRODUCTS CO	10/17/97	03/11/98	550.80	721.26	(170.46)
12	UNTD COS FINL CORP	10/17/97	02/02/98	156.92	432.75	(275.83)
8	UNTD COS FINL CORP	10/17/97	02/03/98	103.04	288.50	(185.46)
6	UTILICORP UTD INC DEL	12/16/97	08/06/98	207.36	216.45	(9.09)
5	UTILICORP UTD INC DEL	12/17/97	08/06/98	172.81	181.44	(8.63)
8	UTILICORP UTD INC DEL	12/18/97	08/06/98	276.49	298.46	(21.97)
3	UTILICORP UTD INC DEL	06/08/98	08/06/98	103.68	109.50	(5.82)
4	UTILICORP UTD INC DEL	06/09/98	08/06/98	138.26	146.50	(8.24)
13	VALERO REFNG & MKTNG CO	10/17/97	08/06/98	290.05	407.89	(117.84)
3	WATERS CORP	07/13/98	08/06/98	176.80	194.98	(18.18)
4	WATERS CORP	07/14/98	08/06/98	235.74	262.54	(26.80)
1	WATERS CORP	07/15/98	08/06/98	58.93	67.00	(8.07)
2	WATERS CORP	07/27/98	08/06/98	117.87	125.97	(8.10)
3	WATERS CORP	07/29/98	08/06/98	176.81	194.05	(17.24)
3	WATERS CORP	07/30/98	08/06/98	176.81	194.30	(17.49)
32	WALLACE COMPUTR SVCS INC	10/17/97	08/06/98	591.98	1,162.00	(570.02)
5	WISCONSIN CENT TRANSN	02/24/98	08/06/98	99.99	136.75	(36.76)
4	WISCONSIN CENT TRANSN	02/25/98	08/06/98	79.99	110.43	(30.44)
9	WISCONSIN CENT TRANSN	02/26/98	08/06/98	179.99	248.37	(68.38)
4	WISCONSIN CENT TRANSN	02/27/98	08/06/98	80.00	109.30	(29.30)
1	WISCONSIN CENT TRANSN	03/02/98	08/06/98	20.00	27.44	(7.44)
3	WISCONSIN CENT TRANSN	03/03/98	08/06/98	60.00	84.56	(24.56)
9	WISCONSIN CENT TRANSN	03/04/98	08/06/98	180.00	255.94	(75.94)
			SUBTOTAL	55,046.54	78,071.81	(23,025.27)
			NET SHORT TERM CAPITAL GAIN (LOSS) TOTAL			(14,325.08)

sss **Note: Capital gains and losses in this statement are not reported to the IRS.**

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

OTHER TRANSACTIONS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
13	EXEL LIMITED (NEW) CL A	08/19/98	08/20/98	991.21	N/A	N/A

N/A - Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the Capital Gain or (Loss) Column and are not included in the realized capital gain and loss summary.

544 Note: Capital gains and losses in this statement are not reported to the IRS.

END OF STATEMENT

Account No.	Taxpayer No.	Statement Period	Page
[redacted]91	[redacted]	01/01/98 TO 01/30/98	7 OF 46

Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	12/31/97 Value	%	01/30/98 Value	%
Cash/Money Funds	6,275	7	5,877	6
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	88,396	93	86,464	94
Mutual Funds				
Options				
Other				
Long Market Value	94,671		92,341	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	94,671		92,341	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	25.21	25.21
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	101.15	83.09
Income Not Reported		
Total	126.36	108.30

Merrill Lynch Consults Service

Your Investment Manager:

LAUREL CAPITAL ADV EQ VII

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Consults manager. Your Financial Consultant would be pleased to arrange such a discussion.

Important Notice

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to:

Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

243525

January 1998

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Account No.	Taxpayer No.	Statement Period	Page
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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	6,275.14	
Net Credits & Debits	397.59DR	415.65DR
Closing Balance Cash & Money Funds	5,877.55	

Credits	This Statement	Year-to-Date
Sales	1,960.01	1,960.01
Income	126.36	108.30
Funds Received		
Other		
Total Credits	2,086.37	2,068.31

Debits	This Statement	Year-to-Date
Purchases	1,783.36	1,783.36
Withdrawals		
Other	700.60	700.60
Total Debits	2,483.96	2,483.96

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(476.16)	(476.16)
Mid-Term	.00	.00
Long-term	.00	.00

*-Excludes transactions for which we have insufficient data

Account No	Taxpayer No	Statement Period	Page
[redacted]91	[redacted]	01/01/98 TO 01/30/98	9 OF 46

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
31	APPLE SOUTH INC COM	10/17/97	01/20/98	346.02	565.75	(219.73)	ST
8	APPLE SOUTH INC COM	10/17/97	01/21/98	86.49	146.00	(59.51)	ST
12	APPLE SOUTH INC COM	10/17/97	01/22/98	128.43	219.00	(90.57)	ST
30	CLAYTON HOMES DEL $0.10	10/17/97	01/20/98	502.74	530.62	(27.88)	ST
26	PACIFIC CENTY FINL	10/17/97	01/20/98	601.27	687.37	(86.10)	ST
9	WATSON PHARMACEUTICALS	10/17/97	01/22/98	295.06	287.43	7.63	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
5,877	CMA MONEY FUND		1.00	5,877	1.00	5,877			309	5.25

VIRGINIA WARD TURNER

Current Portfolio

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
29	AMRESCO INC	AMMB		10/17/97	34.62	1,004	28.34	821	(183)		
29	AMERISOURCE HLTH CORP A	AAS		10/17/97	58.84	1,706	56.62	1,642	(64)		
51	AMERICA WEST HLDG CL B	AWA		10/17/97	14.68	749	21.81	1,112	363		
34	ALTRON INC	ALRN		10/17/97	15.87	539	13.81	469	(70)		
3	ALTRON INC			11/03/97	15.93	47	13.81	41	(6)		
2	ALTRON INC			11/04/97	15.37	30	13.81	27	(3)		
18	ALTRON INC			11/05/97	15.87	285	13.81	248	(37)		
3	ALTRON INC			11/06/97	15.89	47	13.81	41	(6)		
60	Security Sub-Total					948		826	(122)		
34	AGCO CORP COM	AG		10/17/97	31.75	1,079	27.06	920	(159)	1	.15
42	ACX TECHNOLOGIES INC	ACX		10/17/97	26.51	1,113	23.25	976	(137)		
32	ATMEL CORP COM	ATML		10/17/97	30.12	964	16.18	517	(447)		
14	BORG WARNER AUTOMOTIVE	BWA		10/17/97	58.00	812	53.56	749	(63)	8	1.12
30	BARRET RES CORP PV $0.01	BRR		10/17/97	37.06	1,111	28.00	840	(271)		
43	BENTON OIL & GAS CO	BNO		10/17/97	19.43	835	12.37	532	(303)		
45	CABLE DESIGN TECH CP	CDT		10/17/97	25.83	1,162	27.81	1,251	89		
37	CYTEC INDUSTRIES INC	CYT		10/17/97	46.62	1,725	51.43	1,903	178		
39	CALENERGY INC	CE		10/17/97	39.00	1,521	25.68	1,001	(520)		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
48	CHANCELLOR MEDIA CORP	AMFM		10/17/97	26.62	1,278	34.37	1,650	372		
35	CENTRAL GRDEN & PET CO	CENT		10/17/97	27.40	959	30.75	1,076	117		
23	CARAUSTAR INDS INC	CSAR		10/17/97	36.06	829	35.50	816	(13)	15	1.80
28	CHAMPION ENTRPRISES INC	CHB		10/17/97	18.37	514	19.56	547	33		
29	CLAYTON HOMES DEL $0.10	CMH		10/17/97	17.68	512	16.75	485	(27)	2	.48
28	CMAC INVESTMENT CORP COM	CMT		10/17/97	54.68	1,531	62.37	1,746	215	3	.19
35	COMPUSA INC	CPU		10/17/97	34.93	1,222	30.93	1,082	(140)		
1	DALLAS SEMICONDUCTOR CRP			01/21/98	45.07	45	47.25	47	2		.34
11	DALLAS SEMICONDUCTOR CRP			01/22/98	45.41	499	47.25	519	20	2	.34
8	DALLAS SEMICONDUCTOR CRP			01/23/98	45.28	362	47.25	378	16	1	.34
20	Security Sub-Total					906		944	38	3	.34
1	DEVON ENERGY CP OKLA COM	DVN		12/02/97	36.50	36	34.87	34	(2)		.57
4	DEVON ENERGY CP OKLA COM			12/03/97	37.70	150	34.87	139	(11)	1	.57
3	DEVON ENERGY CP OKLA COM			12/04/97	37.18	111	34.87	104	(7)	1	.57
5	DEVON ENERGY CP OKLA COM			12/05/97	37.11	185	34.87	174	(11)	1	.57
13	Security Sub-Total					482		451	(31)	3	.57
55	ELECTROGLAS INC	EGLS		10/17/97	22.46	1,235	14.50	797	(438)		
23	ELECTRONICS FOR IMAGING	EFII		10/17/97	52.37	1,204	16.75	385	(819)		

'IRGINIA WARD TURNER

Current Portfolio

Equities

ıantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
26	ETHAN ALLEN INTERIORS	ETH		10/17/97	36.37	945	47.87	1,244	299	3	.25
30	ENCAD INC	ENCD		10/17/97	36.00	1,080	24.00	720	(360)		
38	ECI TELECOM LTD COM	ECILF		10/17/97	30.62	1,163	25.00	950	(213)	8	.80
41	EDWARDS A G INC	AGE		10/17/97	34.80	1,427	37.87	1,552	125	21	1.37
35	FRANCHISE FIN CP AMERICA	FFA		10/17/97	26.06	912	27.87	975	63	63	6.46
21	FOOTSTAR INC	FTS		12/15/97	29.79	625	26.75	561	(64)		
17	FIRST HEALTH GROUP CORP	FHCC		10/17/97	61.75	1,049	47.62	809	(240)		
26	1ST TENN NATL CORP	FTEN		10/17/97	56.81	1,477	58.87	1,530	53	34	2.24
37	GENL NUTRITION COS INC	GNCI		10/17/97	28.93	1,070	36.06	1,334	264		
21	B F GOODRICH	GR		10/17/97	43.21	907	41.93	880	(27)	23	2.62
28	HUMMINGBIRD COMMUNICATNS	HUMCF		10/17/97	40.87	1,144	30.50	854	(290)		
14	HADCO CORP	HDCO		10/17/97	54.87	768	42.46	594	(174)		
5	HIGHWOODS PPTYS INC	HIW		10/22/97	34.59	172	36.18	180	8	10	5.64
2	HIGHWOODS PPTYS INC			10/23/97	34.14	68	36.18	72	4	4	5.64
15	HIGHWOODS PPTYS INC			10/24/97	34.70	520	36.18	542	22	31	5.64
13	HIGHWOODS PPTYS INC			10/27/97	34.75	451	36.18	470	19	27	5.64
35	Security Sub-Total					1,211		1,264	53	72	5.64

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
17	HARMAN INTL INDS INC NEW	HAR		10/17/97	53.50	909	39.12	665	(244)	3	.51
33	HEALTH CARE PPTY INVS	HCP		10/17/97	39.06	1,289	38.81	1,280	(9)	84	6.60
108	HIBERNIA CORP CL A	HIB		10/17/97	18.02	1,946	19.06	2,058	112	39	1.89
30	ILLINOVA CORP	ILN		10/17/97	21.06	631	29.18	875	244	37	4.25
55	IMCO RECYCLING INC	IMR		10/17/97	20.51	1,128	16.75	921	(207)	11	1.19
22	ILLINOIS CENTRAL CORP	IC		10/17/97	37.93	834	33.37	734	(100)	20	2.76
25	KENNAMETAL INC	KMT		10/17/97	49.56	1,239	49.18	1,229	(10)	17	1.38
37	KOMAG INC COM	KMAG		10/17/97	19.50	721	13.50	499	(222)		
28	LINCARE HLDGS INC	LNCR		10/17/97	52.87	1,480	61.12	1,711	231		
46	LCI INTL INC	LCI		10/17/97	26.06	1,198	28.68	1,319	121		
19	MONDAVI ROBERT CORP A	MOND		10/17/97	54.90	1,043	36.18	687	(356)		
20	MID OCEAN LTD ORD	MOC		10/17/97	62.07	1,241	54.37	1,087	(154)	66	6.07
30	MACK CALI REALTY CORP	CLI		10/17/97	39.56	1,186	40.31	1,209	23	60	4.96
40	MONEY STORE INC	MON		10/17/97	27.62	1,105	19.31	772	(333)	6	.83
44	MUTUAL RISK MGMT LTD COM	MM		10/17/97	28.68	1,262	29.81	1,311	49	9	.67
23	NOBLE DRILLING CORP COM	NE		10/17/97	33.50	770	26.75	615	(155)		

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Current Portfolio

Equities

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
20	NIPSCO INDUSTRIES INC	NI		10/17/97	43.18	863	51.06	1,021	158	38	3.76
18	OLSTEN CORP	OLS		10/17/97	19.54	351	14.75	265	(86)	5	1.90
26	OLSTEN CORP			10/20/97	19.12	497	14.75	383	(114)	7	1.90
6	OLSTEN CORP			10/21/97	18.93	113	14.75	88	(25)	2	1.90
50	Security Sub-Total					961		736	(225)	14	1.90
24	ONBANCORP INC	ONBK		10/17/97	60.75	1,458	69.75	1,674	216	33	1.95
43	PACIFIC GULF PPTYS INC	PAG		10/17/97	22.66	974	22.93	986	12	72	7.32
36	PACIFIC ENTERPRISES	PET		10/17/97	33.92	1,221	36.06	1,298	77	55	4.21
22	PACIFIC CENTY FINL			10/17/97	26.43	581	21.31	468	(113)	14	3.05
92	PHILIP SERVICES CORP	PHV		10/17/97	17.79	1,637	8.37	770	(867)		
34	PINNACLE WEST CAP CORP	PNW		10/17/97	34.00	1,156	40.00	1,360	204	41	3.00
32	PITTSTON BRINK'S GRP $1	PZB		10/17/97	36.88	1,180	40.56	1,297	117	3	.25
14	POTASH CORP SASKATCHEWAN	POT		10/17/97	83.12	1,163	85.06	1,190	27	20	1.69
5	PROTECTIVE LIFE CORP COM	PL		01/20/98	62.31	311	62.81	314	3	4	1.27
6	PROTECTIVE LIFE CORP COM			01/21/98	62.82	376	62.81	376		5	1.27
3	PROTECTIVE LIFE CORP COM			01/22/98	62.61	187	62.81	188	1	2	1.27
14	Security Sub-Total					874		878	4	11	1.27
23	REGAL CINEMAS INC	REGL		10/17/97	25.50	586	29.06	668	82		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
25	REGIS CORP MINN	RGIS		10/17/97	24.62	615	28.00	700	85	2	.29
33	REYNOLDS&REYNOLDS A	REY		10/17/97	18.68	616	19.87	655	39	12	1.81
74	RYANS FAMILY STEAK HOUSE	RYAN		10/17/97	8.75	647	8.31	615	(32)		
10	SUN HEALTHCARE GROUP INC	SHG		11/14/97	20.23	202	18.62	186	(16)		
11	SUN HEALTHCARE GROUP INC			11/17/97	20.95	230	18.62	204	(26)		
17	SUN HEALTHCARE GROUP INC			11/18/97	20.37	346	18.62	316	(30)		
7	SUN HEALTHCARE GROUP INC			11/19/97	20.70	144	18.62	130	(14)		
45	Security Sub-Total					922		836	(86)		
42	SILICON V GRP PV 1CT DEL	SVGI		10/17/97	30.25	1,270	22.37	939	(331)		
20	SMITH INTL INC DEL	SII		10/17/97	79.25	1,585	49.62	992	(593)		
29	STERLING SOFTWARE INC	SSW		10/17/97	35.62	1,033	38.25	1,109	76		
47	SUNGARD DATA SYS INC	SDS		10/17/97	24.43	1,148	29.68	1,395	247		
15	TOMMY HILFIGER CORP COM	TOM		10/17/97	45.00	675	43.56	653	(22)		
9	TECH DATA CORP	TECD		11/03/97	43.25	389	42.37	381	(8)		
4	TECH DATA CORP			11/04/97	45.47	181	42.37	169	(12)		
5	TECH DATA CORP			11/05/97	45.26	226	42.37	211	(15)		
3	TECH DATA CORP			11/06/97	45.25	135	42.37	127	(8)		
21	Security Sub-Total					931		888	(43)		
38	TEL- SAVE HLDG INC	TALK		10/17/97	23.46	891	23.75	902	11		

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IRGINIA WARD TURNER

Current Portfolio

Equities

iantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
63	U S OFFICE PRODUCTS CO	OFIS		10/17/97	24.04	1,514	18.12	1,141	(373)		
20	UNTD COS FINL CORP	UC		10/17/97	36.06	721	12.87	257	(464)	6	2.49
30	UNIVERSAL HEALTH SVCS B	UHS		10/17/97	40.75	1,222	46.62	1,398	176		
6	UTILICORP UTD INC DEL	UCU		12/16/97	36.07	216	35.37	212	(4)	11	4.98
5	UTILICORP UTD INC DEL			12/17/97	36.28	181	35.37	176	(5)	9	4.98
8	UTILICORP UTD INC DEL			12/18/97	37.30	298	35.37	283	(15)	14	4.98
19	Security Sub-Total					695		671	(24)	34	4.98
25	VALERO REFNG & MKTNG CO	VLO		10/17/97	31.37	784	31.56	789	5	8	1.01
50	WASHINGTON FEDL INC	WFSL		10/17/97	30.71	1,535	29.50	1,475	(60)	48	3.25
32	WALLACE COMPUTR SVCS INC	WCS		10/17/97	36.31	1,162	38.56	1,233	71	20	1.61
25	WARNACO GROUP INC CL A	WAC		10/17/97	30.87	771	33.37	834	63	9	1.08
47	WATSON PHARMACEUTICALS			10/17/97	31.93	1,501	36.75	1,727	226		
45	ZALE CORP NEW	ZLC		10/17/97	25.14	1,131	24.50	1,102	(29)		
18	ZEBRA TECHNOLOGIES CRP A	ZBRA		10/17/97	33.25	598	27.75	499	(99)		
	Total Equities					91,782		86,464	(5,318)	1,051	1.22
	Total of Long Portfolio					97,659		92,341	(5,318)	1,360	1.47

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VIRGINIA WARD TURNER

Monthly Activity

Security Transactions

Date		Transaction	Quantity	Description	Price	Debit	Credit
01/07		Exchange	17	FIRST HEALTH GROUP CORP			
01/07		Exchange	-17	HEALTHCARE COMPARE COM			
01/15		Stock Dividend	15	CABLE DESIGN TECH CP HOLDING 30.0000			
01/16		Stock Dividend	24	CHANCELLOR MEDIA CORP HOLDING 24.0000			
01/23	•	Sale	-31	APPLE SOUTH INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC PRICE 11.162500			346.02
01/23	•	Sale	-30	CLAYTON HOMES DEL $0.10 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 16.758700			502.74
01/23	•	Sale	-26	PACIFIC CENTY FINL EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 23.126900			601.27
01/23		Purchase	5	PROTECTIVE LIFE CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 62.318500		311.59	
01/26	•	Sale	-8	APPLE SOUTH INC COM PRICE 10.812500			86.49
01/26		Purchase	1	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 45.072300		45.07	
01/26		Purchase	6	PROTECTIVE LIFE CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 62.823400		376.94	

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/IRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
1/27	*	Sale	-12	APPLE SOUTH INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC PRICE 10.703300			128.43
1/27		Purchase	11	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 45.418800		499.61	
1/27		Purchase	3	PROTECTIVE LIFE CORP COM EXCTD DUAL ACT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 62.613700		187.84	
1/27	*	Sale	-9	WATSON PHARMACEUTICALS EXCTD DUAL ACT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 32.785000			295.06
1/28		Purchase	8	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 45.289300		362.31	
				Net Total			176.65
				Dividends and Interest			
1/02	*	Dividend		EDWARDS A G INC HOLDING 41.0000			5.33
1/02	*	Dividend		1ST TENN NATL CORP HOLDING 26.0000			8.58

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VIRGINIA WARD TURNER

Monthly Activity

Dividends and Interest

Date		Transaction	Quantity	Description	Price	Debit	Credit
01/02	*	Dividend		ONBANCORP INC HOLDING 24.0000			8.16
01/02	*	Dividend		UNTD COS FINL CORP HOLDING 20.0000			1.60
01/06	*	Dividend		WARNACO GROUP INC CL A HOLDING 25.0000			2.25
01/07	*	Dividend		ILLINOIS CENTRAL CORP HOLDING 22.0000			5.06
01/08	*	Dividend		CARAUSTAR INDS INC HOLDING 23.0000			3.68
01/08	*	Rpt Fgn Div		MID OCEAN LTD ORD HOLDING 20.0000			16.50
01/09	*	Dividend		PACIFIC GULF PPTYS INC HOLDING 43.0000			18.06
01/13	*	Dividend		REYNOLDS&REYNOLDS A HOLDING 33.0000			2.97
01/16	*	Dividend		MACK CALI REALTY CORP HOLDING 30.0000			15.00
01/20	*	Dividend		CLAYTON HOMES DEL $0.10 HOLDING 59.0000			1.18
01/21		Dividend		PACIFIC GULF PPTYS INC HOLDING 43 $18.06 DECLARED PAYABLE IN 1998 REPORTABLE IN 1997			
01/23	*	Dividend		WASHINGTON FEDL INC HOLDING 50.0000			12.00
01/26	*	Dividend		ETHAN ALLEN INTERIORS HOLDING 26.0000			.78
01/30		Share Dividend	25	CMA MONEY FUND			
01/30		Cash Dividend		CMA MONEY FUND FROM 1-01 THRU 1-29			.21
		Income Total		CMA MONEY FUND SHARE DIVIDEND			25.00
				Net Total			126.36

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/IRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
1/15	Journal Entry		ML CONSULTS FEE 1Q98		700.60	
			Net Total		700.60	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	1,960.01	1,960.01

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
12/31	Opening Balance					4.14CR	6,271
01/02	* Dividend		EDWARDS A G INC HOLDING 41.0000		5.33CR		
01/02	* Dividend		1ST TENN NATL CORP HOLDING 26.0000		8.58CR		
01/02	* Dividend		ONBANCORP INC HOLDING 24.0000		8.16CR		
01/02	* Dividend		UNTD COS FINL CORP HOLDING 20.0000		1.60CR	27.81CR	6,271
01/05	Purchase	27	CMA MONEY FUND		27.00	.81CR	6,298
01/06	* Dividend		WARNACO GROUP INC CL A HOLDING 25.0000		2.25CR	3.06CR	6,298
01/07	Exchange	17	FIRST HEALTH GROUP CORP				
01/07	Exchange	-17	HEALTHCARE COMPARE COM				
01/07	* Dividend		ILLINOIS CENTRAL CORP HOLDING 22.0000		5.06CR	8.12CR	6,298
01/08	* Dividend		CARAUSTAR INDS INC HOLDING 23.0000		3.68CR		
01/08	* Rpt Fgn Div		MID OCEAN LTD ORD HOLDING 20.0000		16.50CR	28.30CR	6,298
01/09	* Dividend		PACIFIC GULF PPTYS INC HOLDING 43.0000		18.06CR	46.36CR	6,298
01/12	Purchase	46	CMA MONEY FUND		46.00	.36CR	6,344
01/13	* Dividend		REYNOLDS&REYNOLDS A HOLDING 33.0000		2.97CR	3.33CR	6,344
01/15	Journal Entry		ML CONSULTS FEE 1Q98		700.60		
01/15	Stock Dividend	15	CABLE DESIGN TECH CP HOLDING 30.0000				
01/15	Sale	-698	CMA MONEY FUND		698.00CR	73CR	5,646

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Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/16	Stock Dividend	24	CHANCELLOR MEDIA CORP HOLDING 24.0000				
01/16	* Dividend		MACK CALI REALTY CORP HOLDING 30.0000		15.00CR		
01/20	* Dividend		CLAYTON HOMES DEL $0.10 HOLDING 59.0000		1.18CR	15.73CR	5,646
01/20	Purchase	15	CMA MONEY FUND		15.00	1.91CR	5,661
01/21	Dividend		PACIFIC GULF PPTYS INC HOLDING 43 $18.06 DECLARED PAYABLE IN 1998 REPORTABLE IN 1997			1.91CR	5,661
01/23	* Sale	-31	APPLE SOUTH INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 11.162500		346.02CR		
01/23	* Sale	-30	CLAYTON HOMES DEL $0.10 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 16.758700		502.74CR		
01/23	* Sale	-26	PACIFIC CENTY FINL EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 23.126900		601.27CR		
01/23	Purchase	5	PROTECTIVE LIFE CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 62.318500		311.59		
01/23	* Dividend		WASHINGTON FEDL INC HOLDING 50.0000		12.00CR	1,152.35CR	5,661
01/26	* Sale	-8	APPLE SOUTH INC COM PRICE 10.812500		86.49CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/26	Purchase	1	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 45.072300		45.07		
01/26	* Dividend		ETHAN ALLEN INTERIORS HOLDING 26.0000		.78CR		
01/26	Purchase	6	PROTECTIVE LIFE CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 62.823400		376.94		
01/26	Purchase	816	CMA MONEY FUND		816.00	1.61CR	6,477
01/27	* Sale	-12	APPLE SOUTH INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 10.703300		128.43CR		
01/27	Purchase	11	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 45.418800		499.61		
01/27	Purchase	3	PROTECTIVE LIFE CORP COM EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 62.613700		187.84		
01/27	* Sale	-9	WATSON PHARMACEUTICALS EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.785000		295.06CR		
01/27	Sale	-263	CMA MONEY FUND		263.00CR	.65CR	6,214
01/28	Purchase	8	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 45.289300		362.31		
01/28	Sale	-362	CMA MONEY FUND		362.00CR	.34CR	5,852

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'IRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/30	Share Dividend	25	CMA MONEY FUND				
01/30	Cash Dividend		CMA MONEY FUND FROM 1-01 THRU 1-29		.21CR		
01/30	Closing Balance				.55CR	.55CR	5,877

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office.
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	01/30/98 Value	%	02/27/98 Value	%
ash/Money Funds	5,877	6	6,707	7
D's/Equivalents				
overnment Securities				
orporate Bonds				
unicipal Bonds				
quities	86,464	94	92,658	93
lutual Funds				
ptions				
ther				
ong Market Value	92,341		99,365	
hort Market Value				
stimated Accrued Interest				
ebit Balance				
et Portfolio Value	92,341		99,365	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	23.15	48.36
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	110.95	194.04
Income Not Reported		
Total	134.10	242.40

Merrill Lynch Consults Service

Your Investment Manager:
LAUREL CAPITAL ADV EQ VII

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire

Bulletin

ing a Consults client, you have the Merrill Lynch mmitment to quality service. Your Financial Consultant available for ongoing consultations and can respond to y questions you may have regarding your portfolio.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant

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'RGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
ıing Balance ash & Money unds	5,877.55	
:redits Debits	829.68	414.03
ıng Balance ash & Money unds	6,707.23	

Credits	This Statement	Year-to-Date
Sales	2,945.28	4,905.29
Income	134.10	242.40
Funds Received		
Other		
Total Credits	3,079.38	5,147.69

Debits	This Statement	Year-to-Date
Purchases	2,248.80	4,032.16
Withdrawals		
Other	.90	701.50
Total Debits	2,249.70	4,733.66

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(362.61)	(838.77)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA HARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
17	HIBERNIA CORP CL A	10/17/97	02/02/98	330.42	306.39	24.03	ST
22	ILLINOIS CENTRAL CORP	10/17/97	02/23/98	849.72	834.63	15.09	ST
1	LINCARE HLDGS INC	10/17/97	01/30/98	61.40	52.87	8.53	ST
5	LINCARE HLDGS INC	10/17/97	02/02/98	309.73	264.37	45.36	ST
7	ONBANCORP INC	10/17/97	02/23/98	512.73	425.25	87.48	ST
2	ONBANCORP INC	10/17/97	02/24/98	146.99	121.50	25.49	ST
17	PACIFIC CENTY FINL	10/17/97	02/02/98	366.84	449.44	(82.60)	ST
5	PACIFIC CENTY FINL	10/17/97	02/03/98	107.49	132.19	(24.70)	ST
12	UNTD COS FINL CORP	10/17/97	02/02/98	156.92	432.75	(275.83)	ST
8	UNTD COS FINL CORP	10/17/97	02/03/98	103.04	288.50	(185.46)	ST

Current Portfolio

uantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			764		764				
5,943	CMA MONEY FUND		1.00	5,943	1.00	5,943			305	5.14
	Total Cash/Money Funds			6,707		6,707			305	5.13

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RGINIA WARD TURNER

Current Portfolio

ntity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
29	AMRESCO INC	AMMB		10/17/97	34.62	1,004	33.75	978	(26)		
29	AMERISOURCE HLTH CORP A	AAS		10/17/97	58.84	1,706	58.50	1,696	(10)		
51	AMERICA WEST HLDG CL B	AWA		10/17/97	14.68	749	24.87	1,268	519		
34	ALTRON INC	ALRN		10/17/97	15.87	539	15.37	522	(17)		
3	ALTRON INC			11/03/97	15.93	47	15.37	46	(1)		
2	ALTRON INC			11/04/97	15.37	30	15.37	30			
18	ALTRON INC			11/05/97	15.87	285	15.37	276	(9)		
3	ALTRON INC			11/06/97	15.89	47	15.37	46	(1)		
60	Security Sub-Total					948		920	(28)		
34	ACCO CORP COM	AC		10/17/97	31 75	1,079	28 12	956	(123)	1	14
42	ACX TECHNOLOGIES INC	ACX		10/17/97	26.51	1,113	23.87	1,002	(111)		
32	ATMEL CORP COM	ATML		10/17/97	30.12	964	16 25	520	(444)		
14	BORG WARNER AUTOMOTIVE	BWA		10/17/97	58.00	812	58.62	820	8	8	1 02
30	BARRET RES CORP PV $0.01	BRR		10/17/97	37.06	1,111	30 31	909	(202)		
43	BENTON OIL & GAS CO	BNO		10/17/97	19 43	835	12 43	534	(301)		
45	CABLE DESIGN TECH CP	CDT		10/17/97	25.83	1,162	29.06	1,307	145		
37	CYTEC INDUSTRIES INC	CYT		10/17/97	46.62	1,725	48.87	1,808	83		
39	CALENERGY INC	CE		10/17/97	39.00	1,521	26.81	1,045	(476)		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
48	CHANCELLOR MEDIA CORP	AMFM		10/17/97	26.62	1,278	44.75	2,148	870		
35	CENTRAL GRDEN & PET CO	CENT		10/17/97	27.40	959	34.75	1,216	257		
23	CARAUSTAR INDS INC	CSAR		10/17/97	36.06	829	33.75	776	(53)	15	1.90
28	CHAMPION ENTRPRISES INC	CHB		10/17/97	18.37	514	25.12	703	189		
16	CITY NATIONAL CORP	CYN		02/03/98	36.97	591	37.18	594	3	9	1.51
7	CITY NATIONAL CORP			02/04/98	36.17	253	37.18	260	7	4	1.51
6	CITY NATIONAL CORP			02/05/98	36.70	220	37.18	223	3	3	1.51
29	Security Sub-Total					1,064		1,077	13	16	1.51
29	CLAYTON HOMES DEL $0.10	CMH		10/17/97	17.68	512	19.87	576	64	2	.40
28	CMAC INVESTMENT CORP COM	CMT		10/17/97	54.68	1,531	67.00	1,876	345	3	.18
35	COMPUSA INC	CPU		10/17/97	34.93	1,222	35.00	1,225	3		
1	DALLAS SEMICONDUCTOR CRP			01/21/98	45.07	45	47.50	47	2		.34
11	DALLAS SEMICONDUCTOR CRP			01/22/98	45.41	499	47.50	522	23	2	.34
8	DALLAS SEMICONDUCTOR CRP			01/23/98	45.28	362	47.50	380	18	1	.34
20	Security Sub-Total					906		949	43	3	.34
1	DEVON ENERGY CP OKLA COM	DVN		12/02/97	36.50	36	34.06	34	(2)		.59
4	DEVON ENERGY CP OKLA COM			12/03/97	37.70	150	34.06	136	(14)	1	.59
3	DEVON ENERGY CP OKLA COM			12/04/97	37.18	111	34.06	102	(9)	1	.59
5	DEVON ENERGY CP OKLA COM			12/05/97	37.11	185	34.06	170	(15)	1	.59
13	Security Sub-Total					482		442	(40)	3	.59

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IRGINIA WARD TURNER

Current Portfolio

Equities

antity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
55	ELECTROGLAS INC	EGLS		10/17/97	22.46	1,235	18.50	1,017	(218)		
23	ELECTRONICS FOR IMAGING	EFII		10/17/97	52.37	1,204	22.06	507	(697)		
26	ETHAN ALLEN INTERIORS	ETH		10/17/97	36.37	945	55.75	1,449	504	3	.22
30	ENCAD INC	ENCD		10/17/97	36.00	1,080	24.62	738	(342)		
38	ECI TELECOM LTD COM	ECILF		10/17/97	30.62	1,163	29.06	1,104	(59)	8	.69
41	EDWARDS A G INC	AGE		10/17/97	34.80	1,427	42.25	1,732	305	21	1.23
35	FRANCHISE FIN CP AMERICA	FFA		10/17/97	26.06	912	26.75	936	24	66	7.03
21	FOOTSTAR INC	FTS		12/15/97	29.79	625	30.00	630	5		
17	FIRST HEALTH GROUP CORP	FHCC		10/17/97	61.75	1,049	49.81	846	(203)		
52	1ST TENN NATL CORP	FTEN		10/17/97	28.40	1,477	31.87	1,657	180	34	2.07
37	GENL NUTRITION COS INC	GNCI		10/17/97	28.93	1,070	39.75	1,470	400		
21	B F GOODRICH	GR		10/17/97	43.21	907	49.56	1,040	133	23	2.22
28	HUMMINGBIRD COMMUNICATNS	HUMCF		10/17/97	40.87	1,144	34.06	953	(191)		
14	HADCO CORP	HDCO		10/17/97	54.87	768	51.12	715	(53)		
5	HIGHWOODS PPTYS INC	HIW		10/22/97	34.59	172	34.81	174	2	10	5.86
2	HIGHWOODS PPTYS INC			10/23/97	34.14	68	34.81	69	1	4	5.86
15	HIGHWOODS PPTYS INC			10/24/97	34.70	520	34.81	522	2	31	5.86

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
13	HIGHWOODS PPTYS INC			10/27/97	34.75	451	34.81	452	1	26	5.86
35	Security Sub-Total					1,211		1,217	6	71	5.86
17	HARMAN INTL INDS INC NEW	HAR		10/17/97	53.50	909	46.50	790	(119)	3	.43
33	HEALTH CARE PPTY INVS	HCP		10/17/97	39.06	1,289	37.12	1,225	(64)	85	6.90
91	HIBERNIA CORP CL A	HIB		10/17/97	18.02	1,640	20.00	1,820	180	33	1.80
30	ILLINOVA CORP	ILN		10/17/97	21.06	631	27.75	832	201	17	4.47
55	IMCO RECYCLING INC	IMR		10/17/97	20.51	1,128	17.31	952	(176)	11	1.16
25	KENNAMETAL INC	KMT		10/17/97	49.56	1,239	52.62	1,315	76	17	1.29
37	KOMAG INC COM	KMAG		10/17/97	19.50	721	14.37	531	(190)		
22	LINCARE HLDGS INC	LNCR		10/17/97	52.87	1,163	64.90	1,427	264		
46	LCI INTL INC	LCI		10/17/97	26.06	1,198	33.00	1,518	320		
19	MONDAVI ROBERT CORP A	MOND		10/17/97	54.90	1,043	41.50	788	(255)		
20	MID OCEAN LTD ORD	MOC		10/17/97	62.07	1,241	61.31	1,226	(15)	66	5.38
30	MACK CALI REALTY CORP	CLI		10/17/97	39.56	1,186	37.75	1,132	(54)	60	5.30
40	MONEY STORE INC	MON		10/17/97	27.62	1,105	24.87	995	(110)	6	.64
44	MUTUAL RISK MGMT LTD COM	MM		10/17/97	28.68	1,262	32.00	1,408	146	9	.63

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RGINIA WARD TURNER

Current Portfolio

ıntity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
23	NOBLE DRILLING CORP COM	NE		10/17/97	33.50	770	28.37	652	(118)		
40	NIPSCO INDUSTRIES INC	NI		10/17/97	21.59	863	25.68	1,027	164	38	3.74
18	OLSTEN CORP	OLS		10/17/97	19.54	351	16.12	290	(61)	5	1.74
26	OLSTEN CORP			10/20/97	19.12	497	16.12	419	(78)	7	1.74
6	OLSTEN CORP			10/21/97	18.93	113	16.12	96	(17)	2	1.74
50	Security Sub-Total					961		805	(156)	14	1.74
15	ONBANCORP INC	ONBK		10/17/97	60.75	911	72.62	1,089	178	20	1.87
43	PACIFIC GULF PPTYS INC	PAG		10/17/97	22.66	974	23.18	997	23	72	7.25
36	PACIFIC ENTERPRISES	PET		10/17/97	33.92	1,221	36.31	1,307	86	55	4.19
92	PHILIP SERVICES CORP	PHV		10/17/97	17.79	1,637	9.56	879	(758)		
1	PEOPLE HERITAGE FINL GRP	PHBK		02/24/98	45.50	45	46.56	46	1	1	1.89
34	PINNACLE WEST CAP CORP	PNW		10/17/97	34.00	1,156	40.81	1,387	231	41	2.94
32	PITTSTON BRINK'S GRP $1	PZB		10/17/97	36.88	1,180	38.62	1,236	56	3	.26
14	POTASH CORP SASKATCHEWAN	POT		10/17/97	83.12	1,163	89.37	1,251	88	20	1.61
5	PROTECTIVE LIFE CORP COM	PL		01/20/98	62.31	311	69.12	345	34	4	1.16
6	PROTECTIVE LIFE CORP COM			01/21/98	62.82	376	69.12	414	38	5	1.16
3	PROTECTIVE LIFE CORP COM			01/22/98	62.61	187	69.12	207	20	2	1.16
14	Security Sub-Total					874		966	92	11	1.16

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
23	REGAL CINEMAS INC	REGL		10/17/97	25.50	586	29.56	679	93		
25	REGIS CORP MINN	RGIS		10/17/97	24.62	615	27.00	675	60	2	.30
33	REYNOLDS&REYNOLDS A	REY		10/17/97	18.68	616	21.25	701	85	12	1.69
74	RYANS FAMILY STEAK HOUSE	RYAN		10/17/97	8.75	647	8.28	612	(35)		
10	SUN HEALTHCARE GROUP INC	SHG		11/14/97	20.23	202	19.68	196	(6)		
11	SUN HEALTHCARE GROUP INC			11/17/97	20.95	230	19.68	216	(14)		
17	SUN HEALTHCARE GROUP INC			11/18/97	20.37	346	19.68	334	(12)		
7	SUN HEALTHCARE GROUP INC			11/19/97	20.70	144	19.68	137	(7)		
45	Security Sub-Total					922		883	(39)		
9	SINCLAIR BRDCSTING CL A	SBGI		02/02/98	47.94	431	56.56	509	78		
42	SILICON V GRP PV 1CT DEL	SVGI		10/17/97	30.25	1,270	27.25	1,144	(126)		
20	SMITH INTL INC DEL	SII		10/17/97	79.25	1,585	53.25	1,065	(520)		
29	STERLING SOFTWARE INC	SSW		10/17/97	35.62	1,033	52.68	1,527	494		
47	SUNGARD DATA SYS INC	SDS		10/17/97	24.43	1,148	34.18	1,606	458		
15	TOMMY HILFIGER CORP COM	TOM		10/17/97	45.00	675	53.43	801	126		
9	TECH DATA CORP	TECD		11/03/97	43.25	389	46.50	418	29		
4	TECH DATA CORP			11/04/97	45.47	181	46.50	186	5		
5	TECH DATA CORP			11/05/97	45.26	226	46.50	232	6		
3	TECH DATA CORP			11/06/97	45.25	135	46.50	139	4		
21	Security Sub-Total			[illegible]	[illegible]	931		975	44		

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IRGINIA WARD TURNER

Current Portfolio

antity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
38	TEL- SAVE HLDG INC	TALK		10/17/97	23.46	891	27.68	1,052	161		
5	TCF FINANCIAL CORP COM	TCB		02/23/98	33.47	167	33.06	165	(2)	2	1.51
12	TCF FINANCIAL CORP COM			02/24/98	33.54	402	33.06	396	(6)	6	1.51
17	Security Sub-Total					569		561	(8)	8	1.51
63	U S OFFICE PRODUCTS CO	OFIS		10/17/97	24.04	1,514	18.50	1,165	(349)		
30	UNIVERSAL HEALTH SVCS B	UHS		10/17/97	40.75	1,222	52.25	1,567	345		
6	UTILICORP UTD INC DEL	UCU		12/16/97	36.07	216	36.00	216		11	5.00
5	UTILICORP UTD INC DEL			12/17/97	36.28	181	36.00	180	(1)	9	5.00
8	UTILICORP UTD INC DEL			12/18/97	37.30	298	36.00	288	(10)	14	5.00
19	Security Sub-Total					695		684	(11)	34	5.00
25	VALERO REFNG & MKTNG CO	VLO		10/17/97	31.37	784	35.50	887	103	8	.90
55	WASHINGTON FEDL INC	WFSL		10/17/97	27.92	1,535	27.62	1,519	(16)	48	3.16
32	WALLACE COMPUTR SVCS INC	WCS		10/17/97	36.31	1,162	36.37	1,164	2	20	1.70
25	WARNACO GROUP INC CL A	WAC		10/17/97	30.87	771	37.12	928	157	9	.97
47	WATSON PHARMACEUTICALS			10/17/97	31.93	1,501	35.87	1,686	185		
5	WISCONSIN CENT TRANSN	WCLX		02/24/98	27.35	136	27.12	135	(1)		
45	ZALE CORP NEW	ZLC		10/17/97	25.14	1,131	27.81	1,251	120		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
18	ZEBRA TECHNOLOGIES CRP A	ZBRA		10/17/97	33.25	598	28.87	519	(79)		
	Total Equities					90,721		92,658	1,937	1,020	1.10
	Total of Long Portfolio					97,428		99,365	1,937	1,325	1.33

Monthly Activity

Security Transactions

Date		Transaction	Quantity	Description	Price	Debit	Credit
02/04	•	Sale	-1	LINCARE HLDGS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC PRICE 61.408300			61.40
02/05	•	Sale	-17	HIBERNIA CORP CL A EXCTD DUAL ACT EXECUTED 68PC BSE, 32P AV PX IS SHOWN PER YR AC PRICE 19.437500			330.42
02/05	•	Sale	-5	LINCARE HLDGS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC PRICE 61.949300			309.73
02/05	•	Sale	-17	PACIFIC CENTY FINL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 21.579900			366.84

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RGINIA WARD TURNER

Monthly Activity

ate	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
/05	Purchase	9	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 47.949300		431.54	
/05	• Sale	-12	UNTD COS FINL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 13.077700			156.92
/06	Purchase	16	CITY NATIONAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.978600		591.66	
/06	• Sale	-5	PACIFIC CENTY FINL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 21.500000			107.49
/06	• Sale	-8	UNTD COS FINL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 12.880800			103.04
/09	Purchase	7	CITY NATIONAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.172100		253.20	
/10	Purchase	6	CITY NATIONAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.705400		220.23	
/26	Stock Dividend	26	1ST TENN NATL CORP HOLDING 26.0000			
/26	• Sale	-22	ILLINOIS CENTRAL CORP AS OF 02/23 PRICE 38.625000			849.72

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
)2/26	Stock Dividend	20	NIPSCO INDUSTRIES INC HOLDING 20.0000			
)2/26	* Sale	-7	ONBANCORP INC AS OF 02/23 PRICE 73.250000			512.73
)2/26	Purchase	5	TCF FINANCIAL CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 02/23 PRICE 33.474000		167.37	
)2/26	Stock Dividend	5	WASHINGTON FEDL INC HOLDING 50.0000			
)2/27	* Sale	-2	ONBANCORP INC PRICE 73.500000			146.99
)2/27	Purchase	1	PEOPLE HERITAGE FINL GRP PRICE 45.500000		45.50	
)2/27	Purchase	12	TCF FINANCIAL CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 33.545900		402.55	
)2/27	Purchase	5	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 27.349300		136.75	
			Net Total			696.48
			Dividends and Interest			
)2/02	* Dividend		ILLINOVA CORP HOLDING 30.0000			9.30

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IRGINIA WARD TURNER

Monthly Activity

ate		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
/13	*	Rpt Fgn Div		POTASH CORP SASKATCHEWAN HOLDING 14.0000			3.46
/17	*	Dividend		BORG WARNER AUTOMOTIVE HOLDING 14.0000			2.10
/17	*	Dividend		PACIFIC ENTERPRISES HOLDING 36.0000			13.68
/18	*	Dividend		HIGHWOODS PPTYS INC HOLDING 35.0000			17.85
/20	*	Dividend		FRANCHISE FIN CP AMERICA HOLDING 35.0000			16.45
/20	*	Dividend		HEALTH CARE PPTY INVS HOLDING 33.0000			21.12
/20	*	Dividend		HIBERNIA CORP CL A HOLDING 91.0000			8.19
/20	*	Dividend		MUTUAL RISK MGMT LTD COM HOLDING 44.0000			2.20
/25	*	Dividend		NIPSCO INDUSTRIES INC HOLDING 20.0000			9.60
/25	*	Dividend		HARMAN INTL INDS INC NEW HOLDING 17.0000			.85
/27	*	Rpt Fgn Div		KENNAMETAL INC HOLDING 25.0000			4.25
/27		Share Dividend		ECI TELECOM LTD COM HOLDING 38.0000			1.90
/27		Cash Dividend	23	CMA MONEY FUND CMA MONEY FUND FROM 1-30 THRU 2-26			.15
		Income Total		CMA MONEY FUND SHARE DIVIDEND			23.00
				Net Total			134.10

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
02/13	Fgn Tax Div		POTASH CORP SASKATCHEWAN NON-RECLAIMABLE TAX		.52	
02/27	Fgn Tax Div		ECI TELECOM LTD COM NON-RECLAIMABLE TAX		.38	
			Net Total		.90	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	2,945.28	4,905.29

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

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RGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/30	Opening Balance					.55CR	5,877
02/02	* Dividend		ILLINOVA CORP HOLDING 30.0000		9.30CR	9.85CR	5,877
02/04	• Sale	-1	LINCARE HLDGS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 61.408300		61.40CR	71.25CR	5,877
02/05	• Sale	-17	HIBERNIA CORP CL A EXCTD DUAL AGT EXECUTED 68PC BSE, 32P AV PX IS SHOWN PER YR AG PRICE 19.437500		330.42CR		
02/05	• Sale	-5	LINCARE HLDGS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 61.949300		309.73CR		
02/05	• Sale	-17	PACIFIC CENTY FINL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 21.579900		366.84CR		
02/05	Purchase	9	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 47.949300		431.54		
02/05	• Sale	-12	UNTD COS FINL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 13.077700		156.92CR	803.62CR	5,877
02/06	Purchase	16	CITY NATIONAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.978600		591.66		

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VIRGINIA.WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/06	* Sale	-5	PACIFIC CENTY FINL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 21.500000		107.49CR		
02/06	* Sale	-8	UNTD COS FINL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 12.880800		103.04CR	422.49CR	5,877
02/09	Purchase	7	CITY NATIONAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.172100		253.20		
02/09	Purchase	169	CMA MONEY FUND		169.00	.29CR	6,046
02/10	Purchase	6	CITY NATIONAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.705400		220.23		
02/10	Sale	-220	CMA MONEY FUND		220.00CR	.06CR	5,826
02/13	* Rpt Fgn Div		POTASH CORP SASKATCHEWAN HOLDING 14.0000		3.46CR		
02/13	Fgn Tax Div		POTASH CORP SASKATCHEWAN NON-RECLAIMABLE TAX		.52	3.00CR	5,826
02/17	* Dividend		BORG WARNER AUTOMOTIVE HOLDING 14.0000		2.10CR		
02/17	* Dividend		PACIFIC ENTERPRISES HOLDING 36.0000		13.68CR		
02/17	Purchase	3	CMA MONEY FUND		3.00	15.78CR	5,829
02/18	* Dividend		HIGHWOODS PPTYS INC HOLDING 35.0000		17.85CR	33.63CR	5,829
02/20	* Dividend		FRANCHISE FIN CP AMERICA HOLDING 35.0000		16.45CR		

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IRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/20	* Dividend		HEALTH CARE PPTY INVS HOLDING 33.0000		21.12CR		
02/20	* Dividend		HIBERNIA CORP CL A HOLDING 91.0000		8.19CR		
02/20	* Dividend		MUTUAL RISK MGMT LTD COM HOLDING 44.0000		2.20CR		
02/20	* Dividend		NIPSCO INDUSTRIES INC HOLDING 20.0000		9.60CR		
02/23	Purchase	91	CMA MONEY FUND		91.00	91.19CR	5,829
02/25	* Dividend		HARMAN INTL INDS INC NEW HOLDING 17.0000		.85CR	.19CR	5,920
02/25	* Dividend		KENNAMETAL INC HOLDING 25.0000		4.25CR		
02/26	Stock Dividend	26	1ST TENN NATL CORP HOLDING 26.0000			5.29CR	5,920
02/26	* Sale	-22	ILLINOIS CENTRAL CORP AS OF 02/23 PRICE 38.625000		849.72CR		
02/26	Stock Dividend	20	NIPSCO INDUSTRIES INC HOLDING 20.0000				
02/26	* Sale	-7	ONBANCORP INC AS OF 02/23 PRICE 73.250000		512.73CR		
02/26	Purchase	5	TCF FINANCIAL CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC AS OF 02/23 PRICE 33.474000		167.37		
02/26	Stock Dividend	5	WASHINGTON FEDL INC HOLDING 50.0000			1,200.37CR	5,920
02/27	* Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000		1.90CR		
02/27	Fgn Tax Div		ECI TELECOM LTD COM NON-RECLAIMABLE TAX		.38		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/27	• Sale	-2	ONBANCORP INC PRICE 73.500000		146.99CR		
02/27	Purchase	1	PEOPLE HERITAGE FINL GRP PRICE 45.500000		45.50		
02/27	Purchase	12	TCF FINANCIAL CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 33.545900		402.55		
02/27	Purchase	5	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC PRICE 27.349300		136.75		
02/27	Share Dividend	23	CMA MONEY FUND				
02/27	Cash Dividend		CMA MONEY FUND FROM 1-30 THRU 2-26		.15CR		
02/27	Closing Balance				764.23CR	764.23CR	5.943

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IRGINIA WARD TURNER

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END OF STATEMENT February 1998

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	02/27/98 Value	%	03/31/98 Value	%
Cash/Money Funds	6,707	7	6,455	6
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	92,658	93	95,230	94
Mutual Funds				
Options				
Other				
Long Market Value	99,365		101,685	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	99,365		101,685	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	27 02	[illegible] 38
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	40 29	234 33
Income Not Reported		
Total	67 31	309 71

Merrill Lynch Consults Service

Your Investment Manager:

LAUREL CAPITAL ADV EQ VII

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire

Bulletin

We encourage you to contact your Financial Consultant whenever there are changes in your financial situation or objectives, or if you wish to impose or modify reasonable restrictions in the management of your account. These changes can then be discussed directly with your Consults manager. Your Financial Consultant would be pleased to arrange such a discussion.

Important Notice

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Investment Manager. We also encourage you to discuss your portfolio at least annually with your Investment Manager. Your Financial Consultant would be pleased to arrange such discussions.

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
ening Balance Cash & Money Funds	6,707.23	
Credits & Debits	252.06DR	161.97
sing Balance Cash & Money Funds	6,455.17	

Credits	This Statement	Year-to-Date
Sales	6,349.61	11,254.90
Income	67.31	309.71
Funds Received		
Other	.38	.38
Total Credits	6,417.30	11,564.99

Debits	This Statement	Year-to-Date
Purchases	6,669.03	10,701.19
Withdrawals		
Other	[illegible]	701.83
Total Debits	6,669.36	11,403.02

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	353.99	(484.78)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
48	CHANCELLOR MEDIA CORP	10/17/97	03/10/98	2,279.71	1,278.00	1,001.71	ST
5	ENCAD INC PV $0.001 DEL	10/17/97	03/23/98	63.83	180.00	(116.17)	ST
7	ENCAD INC PV $0.001 DEL	10/17/97	03/24/98	89.02	252.00	(162.98)	ST
5	ENCAD INC PV $0.001 DEL	10/17/97	03/25/98	63.43	180.00	(116.57)	ST
4	ENCAD INC PV $0.001 DEL	10/17/97	03/26/98	50.66	144.00	(93.34)	ST
9	ONBANCORP INC	10/17/97	02/25/98	663.91	546.75	117.16	ST
6	ONBANCORP INC	10/17/97	02/26/98	444.10	364.50	79.60	ST
33	U S OFFICE PRODUCTS CO	10/17/97	03/10/98	596.99	793.37	(196.38)	ST
30	U S OFFICE PRODUCTS CO	10/17/97	03/11/98	550.80	721.26	(170.46)	ST
1	WASHINGTON FEDL INC	10/17/97	03/23/98	28.55	27.92	.63	ST
17	WASHINGTON FEDL INC	10/17/97	03/24/98	478.87	474.68	4.19	ST
11	WASHINGTON FEDL INC	10/17/97	03/25/98	309.36	307.14	2.22	ST
26	WASHINGTON FEDL INC	10/17/97	03/26/98	730.38	726.00	4.38	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			689		689				
5,766	CMA MONEY FUND		1.00	5,766	1.00	5,766			293	5.09
	Total Cash/Money Funds			6,455		6,455			293	5.08

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'IRGINIA WARD TURNER

Current Portfolio

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
29	AMRESCO INC	AMMB		10/17/97	34.62	1,004	32.75	949	(55)		
29	AMERISOURCE HLTH CORP A	AAS		10/17/97	58.84	1,706	60.12	1,743	37		
51	AMERICA WEST HLDG CL B	AWA		10/17/97	14.68	749	25.62	1,306	557		
8	AVIS RENT A CAR INC COM	AVI		03/24/98	31.87	255	32.43	259	4		
18	AVIS RENT A CAR INC COM			03/25/98	32.66	587	32.43	583	(4)		
3	AVIS RENT A CAR INC COM			03/26/98	32.00	96	32.43	97	1		
29	Security Sub-Total					938		939	1		
34	ALTRON INC	ALRN		10/17/97	15.87	539	15.25	518	(21)		
3	ALTRON INC			11/03/97	15.93	47	15.25	45	(2)		
2	ALTRON INC			11/04/97	15.37	30	15.25	30			
18	ALTRON INC			11/05/97	15.87	285	15.25	274	(11)		
3	ALTRON INC			11/06/97	15.89	47	15.25	45	(2)		
60	Security Sub-Total					948		912	(36)		
34	ACCO CORP COM	AC		10/17/97	31.75	1,079	29.68	1,009	(70)	1	.13
42	ACX TECHNOLOGIES INC	ACX		10/17/97	26.51	1,113	23.93	1,005	(108)		
32	ATMEL CORP COM	ATML		10/17/97	30.12	964	15.06	481	(483)		
14	BORG WARNER AUTOMOTIVE	BWA		10/17/97	58.00	812	64.12	897	85	8	.94
30	BARRET RES CORP PV $0.01	BRR		10/17/97	37.06	1,111	34.93	1,048	(63)		
43	BENTON OIL & GAS CO	BNO		10/17/97	19.43	835	11.06	475	(360)		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
45	CABLE DESIGN TECH CP	CDT		10/17/97	25.83	1,162	30.12	1,355	193		
37	CYTEC INDUSTRIES INC	CYT		10/17/97	46.62	1,725	55.06	2,037	312		
39	CALENERGY INC	CE		10/17/97	39.00	1,521	28.25	1,101	(420)		
35	CENTRAL GRDEN & PET CO	CENT		10/17/97	27.40	959	39.06	1,367	408		
23	CARAUSTAR INDS INC	CSAR		10/17/97	36.06	829	33.00	759	(70)	15	1.94
28	CHAMPION ENTRPRISES INC	CHB		10/17/97	18.37	514	26.68	747	233		
16	CITY NATIONAL CORP	CYN		02/03/98	36.97	591	38.00	608	17	9	1.47
7	CITY NATIONAL CORP			02/04/98	36.17	253	38.00	266	13	4	1.47
6	CITY NATIONAL CORP			02/05/98	36.70	220	38.00	228	8	3	1.47
29	Security Sub-Total					1,064		1,102	38	16	1.47
29	CLAYTON HOMES DEL $0.10	CMH		10/17/97	17.68	512	20.25	587	75	2	.40
28	CMAC INVESTMENT CORP COM	CMT		10/17/97	54.68	1,531	66.75	1,869	338	3	.18
35	COMPUSA INC	CPU		10/17/97	34.93	1,222	26.12	914	(308)		
1	DALLAS SEMICONDUCTOR CRP			01/21/98	45.07	45	33.62	33	(12)		.48
11	DALLAS SEMICONDUCTOR CRP			01/22/98	45.41	499	33.62	369	(130)	2	.48
8	DALLAS SEMICONDUCTOR CRP			01/23/98	45.28	362	33.62	269	(93)	1	.48
20	Security Sub-Total					906		671	(235)	3	.48
1	DEVON ENERGY CP OKLA COM	DVN		12/02/97	36.50	36	38.87	38	2		.51

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VIRGINIA WARD TURNER

Current Portfolio

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
4	DEVON ENERGY CP OKLA COM			12/03/97	37.70	150	38.87	155	5	1	.51
3	DEVON ENERGY CP OKLA COM			12/04/97	37.18	111	38.87	116	5	1	.51
5	DEVON ENERGY CP OKLA COM			12/05/97	37.11	185	38.87	194	9	1	.51
13	Security Sub-Total					482		503	21	3	.51
55	ELECTROGLAS INC	EGLS		10/17/97	22.46	1,235	16.00	880	(355)		
23	ELECTRONICS FOR IMAGING	EFII		10/17/97	52.37	1,204	26.00	598	(606)		
26	ETHAN ALLEN INTERIORS	ETH		10/17/97	36.37	945	59.75	1,553	608	3	.20
9	ENCAD INC PV $0.001 DEL	ENCD		10/17/97	36.00	324	13.06	117	(207)		
38	ECI TELECOM LTD COM	ECILF		10/17/97	30.62	1,163	30.75	1,168	5	8	.65
41	EDWARDS A G INC	AGE		10/17/97	34.80	1,427	44.00	1,804	377	21	1.18
35	FRANCHISE FIN CP AMERICA	FFA		10/17/97	26.06	912	27.81	973	61	66	6.76
21	FOOTSTAR INC	FTS		12/15/97	29.79	625	36.00	756	131		
17	FIRST HEALTH GROUP CORP	FHCC		10/17/97	61.75	1,049	54.25	922	(127)		
10	FINGERHUT COS INC	FHT		03/10/98	26.51	265	25.93	259	(6)	2	.62
13	FINGERHUT COS INC			03/11/98	27.19	353	25.93	337	(16)	2	.62
18	FINGERHUT COS INC			03/12/98	27.54	495	25.93	466	(29)	3	.62
41	Security Sub-Total					1,113		1,062	(51)	7	.62
52	1ST TENN NATL CORP	FTEN		10/17/97	28.40	1,477	32.12	1,670	193	34	2.05

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
17	GENL NUTRITION COS INC	GNCI		10/17/97	28.93	1,070	39.75	1,470	400		
21	B F GOODRICH	GR		10/17/97	43.21	907	51.06	1,072	165	23	2.15
28	HUMMINGBIRD COMMUNICATNS	HUMCF		10/17/97	40.87	1,144	34.31	960	(184)		
14	HADCO CORP	HDCO		10/17/97	54.87	768	39.62	554	(214)		
5	HIGHWOODS PPTYS INC	HIW		10/22/97	34.59	172	35.31	176	4	10	5.78
2	HIGHWOODS PPTYS INC			10/23/97	34.14	68	35.31	70	2	4	5.78
15	HIGHWOODS PPTYS INC			10/24/97	34.70	520	35.31	529	9	31	5.78
13	HIGHWOODS PPTYS INC			10/27/97	34.75	451	35.31	459	8	27	5.78
35	Security Sub-Total					1,211		1,234	23	72	5.78
13	HEFTEL BROADCASTING CL A	HBCCA		03/10/98	49.08	638	44.75	581	(57)		
9	HEFTEL BROADCASTING CL A			03/11/98	49.04	441	44.75	402	(39)		
22	Security Sub-Total					1,079		983	(96)		
17	HARMAN INTL INDS INC NEW	HAR		10/17/97	53.50	909	44.00	748	(161)	3	.40
33	HEALTH CARE PPTY INVS	HCP		10/17/97	39.06	1,289	36.93	1,218	(71)	84	6.93
91	HIBERNIA CORP CL A	HIB		10/17/97	18.02	1,640	20.56	1,871	231	33	1.75
30	ILLINOVA CORP	ILN		10/17/97	21.06	631	30.18	905	274	37	4.11
55	IMCO RECYCLING INC	IMR		10/17/97	20.51	1,128	17.37	955	(173)	11	1.15
25	KENNAMETAL INC	KMT		10/17/97	49.56	1,239	52.62	1,315	76	17	1.29

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Current Portfolio

Equities

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
37	KOMAG INC COM	KMAG		10/17/97	19.50	721	14.50	536	(185)		
22	LINCARE HLDGS INC	LNCR		10/17/97	52.87	1,163	70.62	1,553	390		
46	LCI INTL INC	LCI		10/17/97	26.06	1,198	38.50	1,771	573		
19	MONDAVI ROBERT CORP A	MOND		10/17/97	54.90	1,043	41.25	783	(260)		
20	MID OCEAN LTD ORD	MOC		10/17/97	62.07	1,241	77.50	1,550	309	66	4.26
30	MACK CALI REALTY CORP	CLI		10/17/97	39.56	1,186	39.06	1,171	(15)	60	5.12
40	MONEY STORE INC	MON		10/17/97	27.62	1,105	31.93	1,277	172	6	.50
44	MUTUAL RISK MGMT LTD COM	MM		10/17/97	28.68	1,262	33.87	1,490	228	9	.59
23	NOBLE DRILLING CORP COM	NE		10/17/97	33.50	770	30.56	702	(68)		
40	NIPSCO INDUSTRIES INC	NI		10/17/97	21.59	863	28.00	1,120	257	38	3.43
18	OLSTEN CORP	OLS		10/17/97	19.54	351	15.87	285	(66)	5	1.76
26	OLSTEN CORP			10/20/97	19.12	497	15.87	412	(85)	7	1.76
6	OLSTEN CORP			10/21/97	18.93	113	15.87	95	(18)	2	1.76
50	Security Sub-Total					961		792	(169)	14	1.76
43	PACIFIC GULF PPTYS INC	PAG		10/17/97	22.66	974	22.93	986	12	72	7.32
36	PACIFIC ENTERPRISES	PET		10/17/97	33.92	1,221	40.81	1,469	248	55	3.72
92	PHILIP SERVICES CORP	PHV		10/17/97	17.79	1,637	10.50	966	(671)		

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Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
1	PEOPLE HERITAGE FINL GRP	PHBK		02/24/98	45.50	45	48.25	48	3	1	1.82
1	PEOPLE HERITAGE FINL GRP			02/25/98	46.15	46	48.25	48	2	1	1.82
3	PEOPLE HERITAGE FINL GRP			02/26/98	46.47	139	48.25	144	5	3	1.82
2	PEOPLE HERITAGE FINL GRP			02/27/98	46.54	93	48.25	96	3	2	1.82
7	PEOPLE HERITAGE FINL GRP			03/02/98	46.62	326	48.25	337	11	6	1.82
2	PEOPLE HERITAGE FINL GRP			03/04/98	46.37	92	48.25	96	4	[illegible]	1.82
2	PEOPLE HERITAGE FINL GRP			03/05/98	46.50	93	48.25	96	3	2	1.82
18	Security Sub-Total					834		865	31	17	1.82
34	PINNACLE WEST CAP CORP	PNW		10/17/97	34.00	1,156	44.43	1,510	354	41	2.70
32	PITTSTON BRINK'S GRP $1	PZB		10/17/97	36.88	1,180	38.12	1,220	40	3	.26
14	POTASH CORP SASKATCHEWAN	POT		10/17/97	83.12	1,163	90.87	1,272	109	20	1.58
5	PROTECTIVE LIFE CORP COM	PL		01/20/98	62.31	311	73.00	365	54	4	1.10
6	PROTECTIVE LIFE CORP COM			01/21/98	62.82	376	73.00	438	62	5	1.10
3	PROTECTIVE LIFE CORP COM			01/22/98	62.61	187	73.00	219	32	2	1.10
14	Security Sub-Total					874		1,022	148	11	1.10
23	REGAL CINEMAS INC	REGL		10/17/97	25.50	586	30.00	690	104		
25	REGIS CORP MINN	RGIS		10/17/97	24.62	615	30.00	750	135	2	.27
33	REYNOLDS&REYNOLDS A	REY		10/17/97	18.68	616	21.87	721	105	12	1.65
74	RYANS FAMILY STEAK HOUSE	RYAN		10/17/97	8.75	647	9.06	670	23		
10	SUN HEALTHCARE GROUP INC	SHG		11/14/97	20.23	202	18.50	185	(17)		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
11	SUN HEALTHCARE GROUP INC			11/17/97	20.95	230	18.50	203	(27)		
17	SUN HEALTHCARE GROUP INC			11/18/97	20.37	346	18.50	314	(32)		
7	SUN HEALTHCARE GROUP INC			11/19/97	20.70	144	18.50	129	(15)		
45	Security Sub-Total					922		831	(91)		
13	SIRROM CAPITAL CORP	SIR		03/10/98	29.24	380	30.06	390	10	26	6.79
13	SIRROM CAPITAL CORP			03/11/98	30.29	393	30.06	390	(3)	26	6.79
26	Security Sub-Total					773		780	7	52	6.79
9	SINCLAIR BRDCSTING CL A	SBGI		02/02/98	47.94	431	57.62	518	87		
3	SINCLAIR BRDCSTING CL A			03/12/98	54.44	163	57.62	172	9		
1	SINCLAIR BRDCSTING CL A			03/13/98	55.94	55	57.62	57	2		
3	SINCLAIR BRDCSTING CL A			03/16/98	55.94	167	57.62	172	5		
1	SINCLAIR BRDCSTING CL A			03/17/98	55.51	55	57.62	57	2		
2	SINCLAIR BRDCSTING CL A			03/18/98	57.19	114	57.62	115	1		
19	Security Sub-Total					985		1,091	106		
42	SILICON V GRP PV 1CT DEL	SVGI		10/17/97	30.25	1,270	19.50	819	(451)		
20	SMITH INTL INC DEL	SII		10/17/97	79.25	1,585	55.06	1,101	(484)		
5	SOVERIGN BANCORP INC COM	SVRN		03/24/98	21.92	109	18.18	90	N/A		.44
6	SOVERIGN BANCORP INC COM			03/25/98	21.98	131	18.18	109	N/A		.44
2 @	SOVEREIGN BANCORP INC DIVIDEND PENDING 04/15			N/A	N/A	N/A	18.18	36	N/A		.44
13	Security Sub-Total					240		235	N/A		.44

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Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
29	STERLING SOFTWARE INC	SSW		10/17/97	35.62	1,033	56.50	1,638	605		
47	SUNGARD DATA SYS INC	SDS		10/17/97	24.43	1,148	36.81	1,730	582		
15	TOMMY HILFIGER CORP COM	TOM		10/17/97	45.00	675	60.06	900	225		
9	TECH DATA CORP	TECD		11/03/97	43.25	389	38.50	346	(43)		
4	TECH DATA CORP			11/04/97	45.47	181	38.50	154	(27)		
5	TECH DATA CORP			11/05/97	45.26	226	38.50	192	(34)		
3	TECH DATA CORP			11/06/97	45.25	135	38.50	115	(20)		
21	Security Sub-Total					931		807	(124)		
38	TEL- SAVL HLDG INC	TALK		10/17/97	23.46	891	22.75	864	(27)		
5	TCF FINANCIAL CORP COM	TCB		02/23/98	33.47	167	33.93	169	2	2	1.47
12	TCF FINANCIAL CORP COM			02/24/98	33.54	402	33.93	407	5	6	1.47
10	TCF FINANCIAL CORP COM			02/25/98	33.68	336	33.93	339	3	5	1.47
27	Security Sub-Total					905		915	10	13	1.47
30	UNIVERSAL HEALTH SVCS B	UHS		10/17/97	40.75	1,222	57.75	1,732	510		
6	UTILICORP UTD INC DEL	UCU		12/16/97	36.07	216	39.43	236	20	11	4.56
5	UTILICORP UTD INC DEL			12/17/97	36.28	181	39.43	197	16	9	4.56
8	UTILICORP UTD INC DEL			12/18/97	37.30	298	39.43	315	17	14	4.56
19	Security Sub-Total					695		748	53	34	4.56
25	VALERO REFNG & MKTNG CO	VLO		10/17/97	31.37	784	33.37	834	50	8	.96

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VIRGINIA WARD TURNER

Current Portfolio

Equities

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
32	WALLACE COMPUTR SVCS INC	WCS		10/17/97	36.31	1,162	34.62	1,108	(54)	20	1.79
25	WARNACO GROUP INC CL A	WAC		10/17/97	30.87	771	39.25	981	210	9	.92
47	WATSON PHARMACEUTICALS			10/17/97	31.93	1,501	36.00	1,692	191		
5	WISCONSIN CENT TRANSN	WCLX		02/24/98	27.35	136	28.15	140	4		
4	WISCONSIN CENT TRANSN			02/25/98	27.60	110	28.15	112	2		
9	WISCONSIN CENT TRANSN			02/26/98	27.59	248	28.15	253	5		
4	WISCONSIN CENT TRANSN			02/27/98	27.32	109	28.15	112	3		
1	WISCONSIN CENT TRANSN			03/02/98	27.44	27	28.15	28	1		
3	WISCONSIN CENT TRANSN			03/03/98	28.18	84	28.15	84			
9	WISCONSIN CENT TRANSN			03/04/98	28.43	255	28.15	253	(2)		
35	Security Sub-Total					969		982	13		
45	ZALE CORP NEW	ZLC		10/17/97	25.14	1,131	28.87	1,299	168		
18	ZEBRA TECHNOLOGIES CRP A	ZBRA		10/17/97	33.25	598	38.50	693	95		
	Total Equities					91,382		95,230	3,853	1,032	1.08
	Total of Long Portfolio					97,837*		101,685	3,853 *	1,325	1.30

* - Excludes N/A Items

(a) - These shares result from a stock dividend or split and will be payable to your account on the date shown. The market price has been changed to reflect that dividend or split. The unit cost will be adjusted on the payable-date

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
03/02	• Sale	-9	ONBANCORP INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 73.771100			663.91
03/02	Purchase	1	PEOPLE HERITAGE FINL GRP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 46.145800		46.15	
03/02	Purchase	10	TCF FINANCIAL CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 33.686400		336.86	
03/02	Purchase	4	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 27.607100		110.43	
03/03	• Sale	-6	ONBANCORP INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 74.020800			444.10
03/03	Purchase	3	PEOPLE HERITAGE FINL GRP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 46.470000		139.41	
03/03	Purchase	9	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG AS OF 02/26 PRICE 27.596200		248.37	
03/04	Purchase	2	PEOPLE HERITAGE FINL GRP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 46.541700		93.08	

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Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
3/04	Purchase	4	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 27.325000		109.30	
3/05	Purchase	7	PEOPLE HERITAGE FINL GRP PRICE 46.625000		326.38	
3/05	Purchase	1	WISCONSIN CENT TRANSN PRICE 27.437500		27.44	
3/06	Purchase	3	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.187500		84.56	
3/09	Purchase	2	PEOPLE HERITAGE FINL GRP PRICE 46.375000		92.75	
3/09	Purchase	9	WISCONSIN CENT TRANSN PRICE 28.437500		255.94	
3/10	Purchase	2	PEOPLE HERITAGE FINL GRP PRICE 46.500000		93.00	
3/13	Sale	-48	CHANCELLOR MEDIA CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 47.495600			2,279.71
3/13	Purchase	10	FINGERHUT COS INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 26.509600		265.10	
3/13	Purchase	13	HEFTEL BROADCASTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 49.088800		638.15	

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Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
03/13	Purchase	13	SIRROM CAPITAL CORP EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 29.241600		380.14	
03/13	* Sale	-33	U S OFFICE PRODUCTS CO EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG AS OF 03/10 PRICE 18.091300			596.99
03/16	Purchase	13	FINGERHUT COS INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 27.199600		353.59	
03/16	Purchase	9	HEFTEL BROADCASTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 49.044600		441.40	
03/16	Purchase	13	SIRROM CAPITAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 30.295200		393.84	
03/16	* Sale	-30	U S OFFICE PRODUCTS CO EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 18.360800			550.80
03/17	Purchase	18	FINGERHUT COS INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 27.541800		495.75	
03/17	Purchase	3	SINCLAIR BRDCSTING CL A PRICE 54.446400		163.34	
03/18	Purchase	1	SINCLAIR BRDCSTING CL A PRICE 55.937500		55.94	

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Monthly Activity

Security Transactions

Date	Transaction	Quantity	Description	Price	Debit	Credit
3/19	Purchase	3	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 55.939400		167.82	
3/20	Purchase	1	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 55.514700		55.51	
3/23	Purchase	2	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 57.192200		114.38	
3/26 •	Sale	-5	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12.768400			63.83
3/26 •	Sale	-1	WASHINGTON FEDL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.562500			28.55
3/27	Purchase	8	AVIS RENT A CAR INC COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 31.875000		255.00	
3/27 •	Sale	-7	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12.718800			89.02
3/27	Purchase	5	SOVERIGN BANCORP INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 21.923600		109.62	

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
03/27	•	Sale	-17	WASHINGTON FEDL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.170000			478.87
03/30		Purchase	18	AVIS RENT A CAR INC COM EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.660700		587.89	
03/30	•	Sale	-5	ENCAD INC PV $0.001 DEL PRICE 12.687500			63.43
03/30		Purchase	6	SOVERIGN BANCORP INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 21.981300		131.89	
03/30	•	Sale	-11	WASHINGTON FEDL INC PRICE 28.125000			309.36
03/31		Purchase	3	AVIS RENT A CAR INC COM EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.000000		96.00	
03/31	•	Sale	-4	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12.668000			50.66
03/31	•	Sale	-26	WASHINGTON FEDL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.092600			730.38
				Net Total		319.42	

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
3/02	*	Dividend		AGCO CORP COM HOLDING 34.0000			.34
3/02	*	Dividend		DALLAS SEMICONDUCTOR CRP HOLDING 20.0000			80
3/02	*	Dividend		MONEY STORE INC HOLDING 40.0000			1.60
3/02	*	Dividend		PINNACLE WEST CAP CORP HOLDING 34.0000			10.20
3/02	*	Dividend		PITTSTON BRINK'S GRP $1 HOLDING 32.0000			.80
3/02	*	Dividend		PROTECTIVE LIFE CORP COM HOLDING 14.0000			2.80
3/03	*	Dividend		GMAC INVESTMENT CORP COM HOLDING 28.0000			84
3/03	*	Dividend		OLSTEN CORP HOLDING 50.0000			3.50
3/03	*	Dividend		REGIS CORP MINN HOLDING 25.0000			50
3/10	*	Dividend		VALERO REFNG & MKTNG CO HOLDING 25.0000			2.00
3/11	*	Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000 CXL FDV 02-27-98		1.90	
3/11	*	Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000			1.90
3/12	*	Dividend		UTILICORP UTD INC DEL HOLDING 19.0000			8.55
3/20	*	Dividend		WALLACE COMPUTR SVCS INC HOLDING 32.0000			4.96
3/31	*	Dividend		DEVON ENERGY CP OKLA COM HOLDING 13.0000			.65
3/31	*	Dividend		IMCO RECYCLING INC HOLDING 55.0000			2.75
3/31		Share Dividend	27	CMA MONEY FUND			

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
03/31	Cash Dividend		CMA MONEY FUND FROM 2-27 THRU 3-30			.02
	Income Total		CMA MONEY FUND SHARE DIVIDEND			27.00
			Net Total			67.31
			Other Activity			
03/11	Fgn Div Tax		ECI TELECOM LTD COM NON-RECLAIMABLE TAX CXL FTD 02-27-98			.38
03/11	Fgn Div Tax		ECI TELECOM LTD COM NON-RECLAIMABLE TAX		.33	
			Net Total			.05

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VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	6,349.61	11,254.90

Although we provide complete year to date information for Reportable Accrued Interest Received Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/27	Opening Balance					764.23CR	5,943
03/02	* Dividend		AGCO CORP COM HOLDING 34.0000		.34CR		
03/02	* Dividend		DALLAS SEMICONDUCTOR CRP HOLDING 20.0000		.80CR		
03/02	* Dividend		MONEY STORE INC HOLDING 40.0000		1.60CR		
03/02	* Sale	-9	ONBANCORP INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 73.771100		663.91CR		
03/02	Purchase	1	PEOPLE HERITAGE FINL GRP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 46.145800		46.15		

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/02	* Dividend		PINNACLE WEST CAP CORP HOLDING 34.0000		10 20CR		
03/02	* Dividend		PITTSTON BRINK'S GRP $1 HOLDING 32.0000		.80CR		
03/02	* Dividend		PROTECTIVE LIFE CORP COM HOLDING 14.0000		2 80CR		
03/02	Purchase	10	TCF FINANCIAL CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 33.686400		336 86		
03/02	Purchase	4	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 27.607100		110.43		
03/02	Purchase	764	CMA MONEY FUND		764 00	[illegible]	6,707
03/03	* Dividend		CMAC INVESTMENT CORP COM HOLDING 28.0000		84CR		
03/03	* Dividend		OLSTEN CORP HOLDING 50.0000		3 50CR		
03/03	* Sale	-6	ONBANCORP INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 74.020800		444 10CR		
03/03	Purchase	3	PEOPLE HERITAGE FINL GRP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 46.470000		139.41		
03/03	* Dividend		REGIS CORP MINN HOLDING 25.0000		50CR		
03/03	Purchase	9	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG AS OF 02/26 PRICE 27.596200		248 37	248.40CR	6,707

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IRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/04	Purchase	2	PEOPLE HERITAGE FINL GRP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 46.541700		93.08		
03/04	Purchase	4	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 27.325000		109.30		
03/05	Purchase	7	PEOPLE HERITAGE FINL GRP PRICE 46.625000		326.38	46.02CR	6,707
03/05	Purchase	1	WISCONSIN CENT TRANSN PRICE 27.437500		27.44		
03/05	Sale	-308	CMA MONEY FUND		308.00CR	.20CR	6,399
03/06	Purchase	3	WISCONSIN CENT TRANSN EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.187500		84.56		
03/06	Sale	-85	CMA MONEY FUND		85.00CR	.64CR	6,314
03/09	Purchase	2	PEOPLE HERITAGE FINL GRP PRICE 46.375000		92.75		
03/09	Purchase	9	WISCONSIN CENT TRANSN PRICE 28.437500		255.94		
03/09	Sale	-349	CMA MONEY FUND		349.00CR	.95CR	5,965
03/10	Purchase	2	PEOPLE HERITAGE FINL GRP PRICE 46.500000		93.00		
03/10	* Dividend		VALERO REFNG & MKTNG CO HOLDING 25.0000		2.00CR		
03/10	Sale	-93	CMA MONEY FUND		93.00CR	2.95CR	5,872
03/11	* Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000 CXL FDV 02-27-98		1.90		

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/11	Fgn Div Tax		ECI TELECOM LTD COM NON-RECLAIMABLE TAX CXL FTD 02-27-98		.38CR		
03/11	* Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000		1.90CR		
03/11	Fgn Div Tax		ECI TELECOM LTD COM NON-RECLAIMABLE TAX		.33		
03/11	Purchase	2	CMA MONEY FUND		2.00	1.00CR	5.874
03/12	* Dividend		UTILICORP UTD INC DEL HOLDING 19.0000		8.55CR	9.55CR	5.874
03/13	* Sale	-48	CHANCELLOR MEDIA CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 47.495600		2,279.71CR		
03/13	Purchase	10	FINGERHUT COS INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 26.509600		265.10		
03/13	Purchase	13	HEFTEL BROADCASTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 49.088800		638.15		
03/13	Purchase	13	SIRROM CAPITAL CORP EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 29.241600		380.14		
03/13	* Sale	-33	U S OFFICE PRODUCTS CO EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG AS OF 03/10 PRICE 18.091300		596.99CR	1,602.86CR	5.874

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Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/16	Purchase	13	FINGERHUT COS INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 27.199600		353.59		
03/16	Purchase	9	HEFTEL BROADCASTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 49.044600		441.40		
03/16	Purchase	13	SIRROM CAPITAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 30.295200		393.84		
03/16	* Sale	-30	U S OFFICE PRODUCTS CO EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 18.360800		550.80CR		
03/16	Purchase	964	CMA MONEY FUND		964.00	83CR	6,838
03/17	Purchase	18	FINGERHUT COS INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 27.541800		495.75		
03/17	Purchase	3	SINCLAIR BRDCSTING CL A PRICE 54.446400		163.34		
03/17	Sale	-659	CMA MONEY FUND		659.00CR	.74CR	6,179
03/18	Purchase	1	SINCLAIR BRDCSTING CL A PRICE 55.937500		55.94		
03/18	Sale	-56	CMA MONEY FUND		56.00CR	.80CR	6,123
03/19	Purchase	3	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 55.939400		167.82		
03/19	Sale	-168	CMA MONEY FUND		168.00CR	.98CR	5,955

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Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/27	• Sale	-17	WASHINGTON FEDL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.170000		478.87CR		
						295.70CR	5,791
03/30	Purchase	18	AVIS RENT A CAR INC COM EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.660700		587.89		
03/30	• Sale	-5	ENCAD INC PV $0.001 DEL PRICE 12.687500		63.43CR		
03/30	Purchase	6	SOVERIGN BANCORP INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 21.981300		131.89		
03/30	• Sale	-11	WASHINGTON FEDL INC PRICE 28.125000		309.36CR		
03/30	Sale	-52	CMA MONEY FUND		52.00CR	.71CR	5,739
03/31	Purchase	3	AVIS RENT A CAR INC COM EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.000000		96.00		
03/31	* Dividend		DEVON ENERGY CP OKLA COM HOLDING 13.0000		.65CR		
03/31	• Sale	-4	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12.668000		50.66CR		
03/31	* Dividend		IMCO RECYCLING INC HOLDING 55.0000		2.75CR		
03/31	• Sale	-26	WASHINGTON FEDL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.092600		730.38CR		
03/31	Share Dividend *	27	CMA MONEY FUND				

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/20	Purchase	1	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 55.514700		55.51		
03/20	* Dividend		WALLACE COMPUTR SVCS INC HOLDING 32.0000		4.96CR		
03/20	Sale	-55	CMA MONEY FUND		55.00CR	5.43CR	5,900
03/23	Purchase	2	SINCLAIR BRDCSTING CL A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 57.192200		114.38		
03/23	Sale	-109	CMA MONEY FUND		109.00CR	.05CR	5,791
03/26	* Sale	-5	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12 768400		63.83CR		
03/26	* Sale	-1	WASHINGTON FEDL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 28.562500		28.55CR	92.43CR	5,791
03/27	Purchase	8	AVIS RENT A CAR INC COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 31.875000		255.00		
03/27	* Sale	-7	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12.718800		89.02CR		
03/27	Purchase	5	SOVERIGN BANCORP INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 21.923600		109.62		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/31	Cash Dividend		CMA MONEY FUND FROM 2-27 THRU 3-30		.02CR		
03/31	Closing Balance				689.17CR	689.17CR	5.766

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	03/31/98 Value	%	04/30/98 Value	%
Cash/Money Funds	6,455	6	5,980	6
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	95,230	94	94,700	94
Mutual Funds				
Options				
Other				
Long Market Value	101,685		100,680	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	101,685		100,680	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	23.16	98.54
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	79.51	313.84
Income Not Reported		
Total	102.67	412.38

Merrill Lynch Consults Service

Your Investment Manager:

LAUREL CAPITAL ADV EQ VII

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

Merrill Lynch Consults* now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to:

Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	6,455.17	
Net Credits & Debits	474.70DR	312.73DR
Closing Balance Cash & Money Funds	5,980.47	

Credits	This Statement	Year-to-Date
Sales	4,314.16	15,569.06
Income	102.67	412.38
Funds Received		
Other	3.64	4.02
Total Credits	4,420.47	15,985.46

Debits	This Statement	Year-to-Date
Purchases	4,256.91	14,958.10
Withdrawals		
Other	638.26	1,340.09
Total Debits	4,895.17	16,298.19

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(1,109.92)	(1,594.70)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
9	ENCAD INC PV $0.001 DEL	10/17/97	03/27/98	112.53	324.01	(211.48)	ST
13	OLSTEN CORP	10/17/97	04/21/98	189.43	254.04	(64.61)	ST
5	OLSTEN CORP	10/17/97	04/22/98	72.67	97.71	(25.04)	ST
5	OLSTEN CORP	10/20/97	04/22/98	72.67	95.62	(22.95)	ST
10	OLSTEN CORP	10/20/97	04/23/98	143.20	191.25	(48.05)	ST
11	OLSTEN CORP	10/20/97	04/24/98	158.53	210.38	(51.85)	ST
4	OLSTEN CORP	10/21/97	04/24/98	57.66	75.75	(18.09)	ST
2	OLSTEN CORP	10/21/97	04/27/98	27.62	37.88	(10.26)	ST
3	PACIFIC ENTERPRISES	10/17/97	04/06/98	123.83	101.77	22.06	ST
3	PACIFIC ENTERPRISES	10/17/97	04/07/98	121.63	101.77	19.86	ST
3	PACIFIC ENTERPRISES	10/17/97	04/08/98	119.85	101.77	18.08	ST
2	PACIFIC ENTERPRISES	10/17/97	04/09/98	79.87	67.85	12.02	ST
92	PHILIP SERVICES CORP	10/17/97	04/24/98	649.28	1,637.54	(988.26)	ST
8	POTASH CORP SASKATCHEWAN	10/17/97	04/06/98	731.61	664.99	66.62	ST
6	POTASH CORP SASKATCHEWAN	10/17/97	04/07/98	543.20	498.76	44.44	ST
9	REGAL CINEMAS INC	10/17/97	04/21/98	274.49	229.50	44.99	ST
14	REGAL CINEMAS INC	10/17/97	04/22/98	426.15	357.00	69.15	ST
4	VALERO REFNG & MKTNG CO	10/17/97	04/21/98	138.06	125.50	12.56	ST
3	VALERO REFNG & MKTNG CO	10/17/97	04/22/98	103.28	94.12	9.16	ST
3	VALERO REFNG & MKTNG CO	10/17/97	04/23/98	101.24	94.12	7.12	ST
2	VALERO REFNG & MKTNG CO	10/17/97	04/24/98	67.36	62.75	4.61	ST

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			220		220				
5,760	CMA MONEY FUND		1.00	5,760	1.00	5,760			293	5.09
	Total Cash/Money Funds			5,980		5,980			293	5.09

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
29	AMRESCO INC	AMMB		10/17/97	34.62	1,004	36.25	1,051	47		
29	AMERISOURCE HLTH CORP A	AAS		10/17/97	58.84	1,706	54.50	1,580	(126)		
51	AMERICA WEST HLDG CL B	AWA		10/17/97	14.68	749	30.25	1,542	793		
8	AVIS RENT A CAR INC COM	AVI		03/24/98	31.87	255	26.18	209	(46)		
18	AVIS RENT A CAR INC COM			03/25/98	32.66	587	26.18	471	(116)		
3	AVIS RENT A CAR INC COM			03/26/98	32.00	96	26.18	78	(18)		
4	AVIS RENT A CAR INC COM			04/21/98	31.56	126	26.18	104	(22)		

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
7	AVIS RENT A CAR INC COM			04/22/98	31.47	220	26.18	183	(37)		
40	Security Sub-Total					1,284		1,045	(239)		
34	ALTRON INC	ALRN		10/17/97	15.87	539	14.50	493	(46)		
3	ALTRON INC			11/03/97	15.93	47	14.50	43	(4)		
2	ALTRON INC			11/04/97	15.37	30	14.50	29	(1)		
18	ALTRON INC			11/05/97	15.87	285	14.50	261	(24)		
3	ALTRON INC			11/06/97	15.89	47	14.50	43	(4)		
60	Security Sub-Total					948		869	(79)		
34	AGCO CORP COM	AG		10/17/97	31.75	1,079	26.75	909	(170)	1	.15
42	ACX TECHNOLOGIES INC	ACX		10/17/97	26.51	1,113	23.87	1,002	(111)		
32	ATMEL CORP COM	ATML		10/17/97	30.12	964	20.18	645	(319)		
14	BORG WARNER AUTOMOTIVE	BWA		10/17/97	58.00	812	62.18	870	58	8	.96
30	BARRET RES CORP PV $0.01	BRR		10/17/97	37.06	1,111	37.12	1,113	2		
43	BENTON OIL & GAS CO	BNO		10/17/97	19.43	835	12.18	524	(311)		
6	CABOT CORP	CBT		04/06/98	38.12	228	35.93	215	(13)	2	1.11
10	CABOT CORP			04/07/98	37.31	373	35.93	359	(14)	4	1.11
7	CABOT CORP			04/08/98	36.95	258	35.93	251	(7)	3	1.11
3	CABOT CORP			04/09/98	36.96	110	35.93	107	(3)	1	1.11
3	CABOT CORP			04/13/98	37.08	111	35.93	107	(4)	1	1.11
4	CABOT CORP			04/14/98	36.87	147	35.93	143	(4)	2	1.11
33	Security Sub-Total					1,227		1,182	(45)	13	1.11

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
45	CABLE DESIGN TECH CP	CDT		10/17/97	25.83	1,162	26.62	1,198	36		
37	CYTEC INDUSTRIES INC	CYT		10/17/97	46.62	1,725	54.75	2,025	300		
39	CALENERGY INC	CE		10/17/97	39.00	1,521	32.62	1,272	(249)		
35	CENTRAL GRDEN & PET CO	CENT		10/17/97	27.40	959	34.25	1,198	239		
23	CARAUSTAR INDS INC	CSAR		10/17/97	36.06	829	34.25	787	(42)	15	1.87
28	CHAMPION ENTRPRISES INC	CHB		10/17/97	18.37	514	24.87	696	182		
16	CITY NATIONAL CORP	CYN		02/03/98	36.97	591	37.18	594	3	9	1.51
7	CITY NATIONAL CORP			02/04/98	36.17	253	37.18	260	7	4	1.51
6	CITY NATIONAL CORP			02/05/98	36.70	220	37.18	223	3	3	1.51
29	Security Sub-Total					1,064		1,077	13	16	1.51
29	CLAYTON HOMES DEL $0.10	CMH		10/17/97	17.68	512	20.06	581	69	2	.40
28	CMAC INVESTMENT CORP COM	CMT		10/17/97	54.68	1,531	64.56	1,807	276	3	.19
35	COMPUSA INC	CPU		10/17/97	34.93	1,222	18.56	649	(573)		
1	DALLAS SEMICONDUCTOR CRP			01/21/98	45.07	45	38.56	38	(7)		.41
11	DALLAS SEMICONDUCTOR CRP			01/22/98	45.41	499	38.56	424	(75)	2	.41
8	DALLAS SEMICONDUCTOR CRP			01/23/98	45.28	362	38.56	308	(54)	1	.41
2	DALLAS SEMICONDUCTOR CRP			04/24/98	37.19	74	38.56	77	3		.41
3	DALLAS SEMICONDUCTOR CRP			04/27/98	36.59	109	38.56	115	6		.41
25	Security Sub-Total					1,089		962	(127)	3	.41

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Equities										
1	DEVON ENERGY CP OKLA COM	DVN		12/02/97	36.50	36	39.87	39	3		.5
4	DEVON ENERGY CP OKLA COM			12/03/97	37.70	150	39.87	159	9	1	.5
3	DEVON ENERGY CP OKLA COM			12/04/97	37.18	111	39.87	119	8	1	.5
5	DEVON ENERGY CP OKLA COM			12/05/97	37.11	185	39.87	199	14	1	.5
13	Security Sub-Total					482		516	34	3	.5
55	ELECTROGLAS INC	EGLS		10/17/97	22.46	1,235	16.87	928	(307)		
23	ELECTRONICS FOR IMAGING	EFII		10/17/97	52.37	1,204	20.50	471	(733)		
26	ETHAN ALLEN INTERIORS	ETH		10/17/97	36.37	945	50.93	1,324	379	3	.2
38	ECI TELECOM LTD COM	ECILF		10/17/97	30.62	1,163	30.50	1,159	(4)	8	.6
41	EDWARDS A G INC	AGE		10/17/97	34.80	1,427	45.25	1,855	428	21	1.1
35	FRANCHISE FIN CP AMERICA	FFA		10/17/97	26.06	912	26.81	938	26	66	7.0
21	FOOTSTAR INC	FTS		12/15/97	29.79	625	39.81	836	211		
17	FIRST HEALTH GROUP CORP	FHCC		10/17/97	61.75	1,049	59.00	1,003	(46)		
10	FINGERHUT COS INC	FHT		03/10/98	26.51	265	29.62	296	31	2	.5
13	FINGERHUT COS INC			03/11/98	27.19	353	29.62	385	32	2	.5
18	FINGERHUT COS INC			03/12/98	27.54	495	29.62	533	38	3	.5
41	Security Sub-Total					1,113		1,214	101	7	.5
52	1ST TENN NATL CORP	FTEN		10/17/97	28.40	1,477	34.43	1,790	313	34	1.9

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
37	GENL NUTRITION COS INC	GNCI		10/17/97	28.93	1,070	35.87	1,327	257		
21	B F GOODRICH	GR		10/17/97	43.21	907	53.81	1,130	223	23	2.04
28	HUMMINGBIRD COMMUNICATNS	HUMCF		10/17/97	40.87	1,144	33.25	931	(213)		
14	HADCO CORP	HDCO		10/17/97	54.87	768	38.12	533	(235)		
10	HADCO CORP			04/27/98	38.28	382	38.12	381	(1)		
24	Security Sub-Total					1,150		914	(236)		
5	HIGHWOODS PPTYS INC *	HIW		10/22/97	34.59	172	34.00	170	(2)	10	6.00
2	HIGHWOODS PPTYS INC			10/23/97	34.14	68	34.00	68		4	6.00
15	HIGHWOODS PPTYS INC			10/24/97	34.70	520	34.00	510	(10)	31	6.00
13	HIGHWOODS PPTYS INC			10/27/97	34.75	451	34.00	442	(9)	27	6.00
35	Security Sub-Total					1,211		1,190	(21)	72	6.00
13	HEFTEL BROADCASTING CL A	HBCCA		03/10/98	49.08	638	43.87	570	(68)		
9	HEFTEL BROADCASTING CL A			03/11/98	49.04	441	43.87	394	(47)		
22	Security Sub-Total					1,079		964	(115)		
17	HARMAN INTL INDS INC NEW	HAR		10/17/97	53.50	909	43.00	731	(178)	3	.47
33	HEALTH CARE PPTY INVS	HCP		10/17/97	39.06	1,289	33.75	1,113	(176)	86	7.70
91	HIBERNIA CORP CL A	HIB		10/17/97	18.02	1,640	20.50	1,865	225	33	1.76
30	ILLINOVA CORP	ILN		10/17/97	21.06	631	30.56	916	285	37	4.06

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Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
55	IMCO RECYCLING INC	IMR		10/17/97	20.51	1,128	18.50	1,017	(111)	11	1.08
25	KENNAMETAL INC	KMT		10/17/97	49.56	1,239	53.31	1,332	93	17	1.28
37	KOMAG INC COM	KMAG		10/17/97	19.50	721	15.50	573	(148)		
22	LINCARE HLDGS INC	LNCR		10/17/97	52.87	1,163	81.12	1,784	621		
46	LCI INTL INC	LCI		10/17/97	26.06	1,198	39.75	1,828	630		
19	MONDAVI ROBERT CORP A	MOND		10/17/97	54.90	1,043	39.50	750	(293)		
20	MID OCEAN LTD ORD	MOC		10/17/97	62.07	1,241	75.37	1,507	266	66	4.38
30	MACK CALI REALTY CORP	CLI		10/17/97	39.56	1,186	37.56	1,126	(60)	60	5.32
16	MICHAELS STORES INC	MIKE		04/22/98	32.38	518	30.25	484	(34)		
5	MICHAELS STORES INC			04/24/98	32.84	164	30.25	151	(13)		
8	MICHAELS STORES INC			04/27/98	32.23	257	30.25	242	(15)		
29	Security Sub-Total					939		877	(62)		
40	MONEY STORE INC	MON		10/17/97	27.62	1,105	32.87	1,315	210	6	.49
44	MUTUAL RISK MGMT LTD COM	MM		10/17/97	28.68	1,262	33.87	1,490	228	9	.59
23	NOBLE DRILLING CORP COM	NE		10/17/97	33.50	770	32.31	743	(27)		
7	NOBLE DRILLING CORP COM			04/06/98	32.93	230	32.31	226	(4)		
7	NOBLE DRILLING CORP COM			04/07/98	31.90	223	32.31	226	3		
37	Security Sub-Total					1,223		1,195	(28)		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
40	NIPSCO INDUSTRIES INC	NI		10/17/97	21.59	863	26.81	1,072	209	38	3.58
43	PACIFIC GULF PPTYS INC	PAG		10/17/97	22.66	974	22.00	946	(28)	72	7.64
25	PACIFIC ENTERPRISES	PET		10/17/97	33.92	848	38.93	973	125	40	4.11
1	PEOPLE HERITAGE FINL GRP	PHBK		02/24/98	45.50	45	48.25	48	3	1	1.82
1	PEOPLE HERITAGE FINL GRP			02/25/98	46.15	46	48.25	48	2	1	1.82
3	PEOPLE HERITAGE FINL GRP			02/26/98	46.47	139	48.25	144	5	3	1.82
2	PEOPLE HERITAGE FINL GRP			02/27/98	46.54	93	48.25	96	3	2	1.82
7	PEOPLE HERITAGE FINL GRP			03/02/98	46.62	326	48.25	337	11	6	1.82
2	PEOPLE HERITAGE FINL GRP			03/04/98	46.37	92	48.25	96	4	2	1.82
2	PEOPLE HERITAGE FINL GRP			03/05/98	46.50	93	48.25	96	3	2	1.82
18	Security Sub-Total					834		865	31	17	1.82
34	PINNACLE WEST CAP CORP	PNW		10/17/97	34.00	1,156	44.25	1,504	348	41	2.71
32	PITTSTON BRINK'S GRP $1	PZB		10/17/97	36.88	1,180	39.12	1,252	72	3	.26
10	PROTECTIVE LIFE CORP COM	PL		01/20/98	31.15	311	37.12	371	60	4	1.19
12	PROTECTIVE LIFE CORP COM			01/21/98	31.41	376	37.12	445	69	5	1.19
6	PROTECTIVE LIFE CORP COM			01/22/98	31.30	187	37.12	222	35	3	1.19
28	Security Sub-Total					874		1,038	164	12	1.19
25	REGIS CORP MINN	RGIS		10/17/97	24.62	615	28.37	709	94	2	.28
33	REYNOLDS&REYNOLDS A	REY		10/17/97	18.68	616	23.00	759	143	12	1.57
74	RYANS FAMILY STEAK HOUSE	RYAN		10/17/97	8.75	647	10.00	740	93		

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
10	SUN HEALTHCARE GROUP INC	SHG		11/14/97	20.23	202	16.75	167	(35)		
11	SUN HEALTHCARE GROUP INC			11/17/97	20.95	230	16.75	184	(46)		
17	SUN HEALTHCARE GROUP INC			11/18/97	20.37	346	16.75	284	(62)		
7	SUN HEALTHCARE GROUP INC			11/19/97	20.70	144	16.75	117	(27)		
45	Security Sub-Total					922		752	(170)		
13	SIRROM CAPITAL CORP	SIR		03/10/98	29.24	380	29.87	388	8	13	3.35
13	SIRROM CAPITAL CORP			03/11/98	30.29	393	29.87	388	(5)	13	3.35
26	Security Sub-Total					773		776	3	26	3.35
9	SINCLAIR BRDCSTING CL A	SBGI		02/02/98	47.94	431	51.87	466	35		
3	SINCLAIR BRDCSTING CL A			03/12/98	54.44	163	51.87	155	(8)		
1	SINCLAIR BRDCSTING CL A			03/13/98	55.94	55	51.87	51	(4)		
3	SINCLAIR BRDCSTING CL A			03/16/98	55.94	167	51.87	155	(12)		
1	SINCLAIR BRDCSTING CL A			03/17/98	55.51	55	51.87	51	(4)		
2	SINCLAIR BRDCSTING CL A			03/18/98	57.19	114	51.87	103	(11)		
19	Security Sub-Total					985		981	(4)		
42	SILICON V CRP PV 1CT DEL	SVGI		10/17/97	30.25	1,270	19.00	798	(472)		
20	SMITH INTL INC DEL	SII		10/17/97	79.25	1,585	58.75	1,175	(410)		
7	SOVERIGN BANCORP INC COM	SVRN		03/24/98	15.66	109	18.87	132	23	1	.42
6	SOVERIGN BANCORP INC COM			03/25/98	21.98	131	18.87	113	(18)		.42
38	SOVERIGN BANCORP INC COM			03/30/98	18.92	719	18.87	717	(2)	3	.42
51	Security Sub-Total					959		962	3	4	.42

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Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
58	STERLING SOFTWARE INC	SSW		10/17/97	17.81	1,033	26.43	1,533	500		
47	SUNGARD DATA SYS INC	SDS		10/17/97	24.43	1,148	35.62	1,674	526		
15	TOMMY HILFIGER CORP COM	TOM		10/17/97	45.00	675	61.00	915	240		
9	TECH DATA CORP	TECD		11/03/97	43.25	389	49.75	447	58		
4	TECH DATA CORP			11/04/97	45.47	181	49.75	199	18		
5	TECH DATA CORP			11/05/97	45.26	226	49.75	248	22		
3	TECH DATA CORP			11/06/97	45.25	135	49.75	149	14		
21	Security Sub-Total					931		1,043	112		
38	TEL- SAVE HLDG INC	TALK		10/17/97	23.46	891	22.75	864	(27)		
5	TCF FINANCIAL CORP COM	TCB		02/23/98	33.47	167	32.56	162	(5)	3	2.03
12	TCF FINANCIAL CORP COM			02/24/98	33.54	402	32.56	390	(12)	8	2.03
10	TCF FINANCIAL CORP COM			02/25/98	33.68	336	32.56	325	(11)	7	2.03
27	Security Sub-Total					905		877	(28)	18	2.03
30	UNIVERSAL HEALTH SVCS B	UHS		10/17/97	40.75	1,222	57.56	1,726	504		
6	UTILICORP UTD INC DEL	UCU		12/16/97	36.07	216	37.62	225	9	11	4.78
5	UTILICORP UTD INC DEL			12/17/97	36.28	181	37.62	188	7	9	4.78
8	UTILICORP UTD INC DEL			12/18/97	37.30	298	37.62	301	3	14	4.78
19	Security Sub-Total					695		714	19	34	4.78
13	VALERO REFNG & MKTNG CO	VLO		10/17/97	31.37	407	32.37	420	13	4	.99

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Equities										
32	WALLACE COMPUTR SVCS INC	WCS		10/17/97	36.31	1,162	36.06	1,153	(9)	20	1.7[illegible]
25	WARNACO GROUP INC CL A	WAC		10/17/97	30.87	771	42.25	1,056	285	9	8[illegible]
47	WATSON PHARMACEUTICALS			10/17/97	31.93	1,501	43.06	2,023	5[illegible]		
5	WISCONSIN CENT TRANSN	WCLX		02/24/98	27.35	136	24.50	122	(14)		
4	WISCONSIN CENT TRANSN			02/25/98	27.60	110	24.50	98	(12)		
9	WISCONSIN CENT TRANSN			02/26/98	27.59	248	24.50	220	(28)		
4	WISCONSIN CENT TRANSN			02/27/98	27.32	109	24.50	98	(11)		
1	WISCONSIN CENT TRANSN			03/02/98	27.44	27	24.50	24	(3)		
3	WISCONSIN CENT TRANSN			03/03/98	28.18	84	24.50	73	(11)		
9	WISCONSIN CENT TRANSN			03/04/98	28.43	255	24.50	220	(35)		
35	Security Sub-Total					969		855	(114)		
45	ZALE CORP NEW	ZLC		10/17/97	25.14	1,131	30.12	1,355	224		
18	ZEBRA TECHNOLOGIES CRP A	ZBRA		10/17/97	33.25	598	38.75	697	99		
	Total Equities					90,210		94,700	4,490	978	1.03
	Total of Long Portfolio					96,190		100,680	4,490	1,271	1.26

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Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/01	• Sale	-9	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12.504600			112.53
04/02	Purchase	38	SOVERIGN BANCORP INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 18.922300		719.05	
04/07	Stock Dividend	14	PROTECTIVE LIFE CORP COM HOLDING 14.0000			
04/09	Purchase	6	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 38.125000		228.75	
04/09	Purchase	7	NOBLE DRILLING CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.937500		230.56	
04/09	• Sale	-3	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 41.280000			123.83
04/09	• Sale	-8	POTASH CORP SASKATCHEWAN EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 91.454700			731.61
04/09	Stock Dividend	29	STERLING SOFTWARE INC HOLDING 29.0000			
04/13	Purchase	10	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 37.310200		373.10	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/13	Purchase	7	NOBLE DRILLING CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 31.900800		223.31	
04/13	• Sale	-3	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 40.546300			121.63
04/13	• Sale	-6	POTASH CORP SASKATCHEWAN EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 90.536200			543.20
04/14	Purchase	7	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.957400		258.70	
04/14	• Sale	-3	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 39.952500			119.85
04/15	Purchase	3	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.960500		110.88	
04/15	• Sale	-2	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 39.937500			79.87
04/15	Stock Dividend	2	SOVERIGN BANCORP INC COM HOLDING 11.0000			
04/16	Purchase	3	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 37.085000		111.26	

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Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/17	Purchase	4	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.875000		147.50	
04/24	Purchase	4	AVIS RENT A CAR INC COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.561300 TRADE DATE 04/21/98 CUS NO 053790101 SEC NO 012H2 PRINCIPAL 126.25		126.25	
04/24	• Sale	-13	OLSTEN CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.572300 TRADE DATE 04/21/98 CUS NO 681385100 SEC NO 57736 PRINCIPAL 189.44 SEC FEE 0.01			189.43
04/24	• Sale	-9	REGAL CINEMAS INC PRICE 30.500000 TRADE DATE 04/21/98 CUS NO 758754105 SEC NO 635D6 PRINCIPAL 274.50 SEC FEE 0.01 EXECUTED D.T.C. WE ACTED AS YOUR AGENT			274.49

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Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/24	Sale	-4	VALERO REFNG & MKTNG CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.518300 TRADE DATE 04/21/98 CUS NO 91913Y100 SEC NO 79A05 PRINCIPAL 138.07 SEC FEE 0.01			138.06
04/27	Purchase	7	AVIS RENT A CAR INC COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.478700 TRADE DATE 04/22/98 CUS NO 053790101 SEC NO 012H2 PRINCIPAL 220.35		220.35	
04/27	Purchase	16	MICHAELS STORES INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.380000 TRADE DATE 04/22/98 CUS NO 594087108 SEC NO 49337 PRINCIPAL 518.08		518.08	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/27	• Sale	-10	OLSTEN CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.534700 TRADE DATE 04/22/98 CUS NO 681385100 SEC NO 57736 PRINCIPAL 145.35 SEC FEE 0.01			145.34
04/27	• Sale	-14	REGAL CINEMAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 30.440400 TRADE DATE 04/22/98 CUS NO 758754105 SEC NO 63506 PRINCIPAL 426.17 SEC FEE 0.02			426.15
04/27	• Sale	-3	VALERO REFNG & MKTNG CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.429300 TRADE DATE 04/22/98 CUS NO 91913Y100 SEC NO 79A05 PRINCIPAL 103.29 SEC FEE 0.01			103.28

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/28	• Sale	-10	OLSTEN CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.320500 TRADE DATE 04/23/98 CUS NO 681385100 SEC NO 57736 PRINCIPAL 143.21 SEC FEE 0.01			143.20
04/28	• Sale	-3	VALERO REFNG & MKTNG CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 33.750000 TRADE DATE 04/23/98 CUS NO 91913Y100 SEC NO 79A05 PRINCIPAL 101.25 SEC FEE 0.01			101.24
04/29	Purchase	2	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 37.194200 TRADE DATE 04/24/98 CUS NO 235204104 SEC NO 22825 PRINCIPAL 74.39		74.39	

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/29	Purchase	5	MICHAELS STORES INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.843800 TRADE DATE 04/24/98 CUS NO 594087108 SEC NO 49337 PRINCIPAL 164.22		164.22	
04/29	• Sale	-15	OLSTEN CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.413200 TRADE DATE 04/24/98 CUS NO 681385100 SEC NO 57736 PRINCIPAL 216.20 SEC FEE 0.01			216.19
04/29	• Sale	-92	PHILIP SERVICES CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 7.057700 TRADE DATE 04/24/98 CUS NO 71819M103 SEC NO 590YO PRINCIPAL 649.31 SEC FEE 0.03			649.28

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/29	Sale	-2	VALERO REFNG & MKTNG CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 33.683700 TRADE DATE 04/24/98 CUS NO 91913Y100 SEC NO 79A05 PRINCIPAL 67.37 SEC FEE 0.01			67.36
04/30	Purchase	3	DALLAS SEMICONDUCTOR CRP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 36.590700 TRADE DATE 04/27/98 CUS NO 235204104 SEC NO 22825 PRINCIPAL 109.77		109.77	
04/30	Purchase	10	HADCO CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 38.285600 TRADE DATE 04/27/98 CUS NO 404681108 SEC NO 34764 PRINCIPAL 382.86		382.86	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/30	Purchase	8	MICHAELS STORES INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.235500 TRADE DATE 04/27/98 CUS NO 594087108 SEC NO 49337 PRINCIPAL 257.88		257.88	
04/30	* Sale	-2	OLSTEN CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 13.812500 TRADE DATE 04/27/98 CUS NO 681385100 SEC NO 57736 PRINCIPAL 27.63 SEC FEE 0.01			27.62
			Net Total			57.25
			Dividends and Interest			
04/01	* Dividend		EDWARDS A G INC HOLDING 41.0000			5.33
04/01	* Dividend		1ST TENN NATL CORP HOLDING 52.0000			8.58
04/01	* Dividend		B F GOODRICH HOLDING 21.0000			5.78

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
04/06	*	Dividend		WARNACO GROUP INC CL A HOLDING 25.0000			2.25
04/07	*	Dividend		CARAUSTAR INDS INC HOLDING 23.0000			3.68
04/09	*	Rpt Fgn Div		MID OCEAN LTD ORD HOLDING 20.0000			16.50
04/13	*	Dividend		PACIFIC GULF PPTYS INC HOLDING 43.0000			18.06
04/13	*	Dividend		REYNOLDS&REYNOLDS A HOLDING 33.0000			2.97
04/15	*	Dividend		CLAYTON HOMES DEL $0.10 HOLDING 29.0000			.58
04/21	*	Dividend		MACK CALI REALTY CORP HOLDING 30.0000			15.00
04/24	*	Dividend		ETHAN ALLEN INTERIORS HOLDING 26.0000			.78
04/30		Share Dividend	23	CMA MONEY FUND			
04/30		Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29			.16
		Income Total		CMA MONEY FUND SHARE DIVIDEND			23.00
				Net Total			102.67
				Other Activity			
04/09		Journal Entry		ML CONSULTS FEE 2Q98		638.26	
04/27	*	Cash in Lieu		SOVERIGN BANCORP INC COM HOLDING 11.0000			3.64
				Net Total		634.62	

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VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	4,317.80	15,572.70

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/31	Opening Balance					689.17CR	5,766
04/01	* Sale	-9	ENCAD INC PV $0.001 DEL EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 12.504600		112.53CR		
04/01	* Dividend		EDWARDS A G INC HOLDING 41.0000		5.33CR		
04/01	* Dividend		1ST TENN NATL CORP HOLDING 52.0000		8.58CR		
04/01	* Dividend		B F GOODRICH HOLDING 21.0000		5.78CR	821.39CR	5,766

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/02	Purchase	38	SOVERIGN BANCORP INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 18.922300		719.05	102.34CR	5,766
04/06	* Dividend		WARNACO GROUP INC CL A HOLDING 25.0000		2.25CR		
04/06	Purchase	102	CMA MONEY FUND		102.00	2.59CR	5,868
04/07	* Dividend		CARAUSTAR INDS INC HOLDING 23.0000		3.68CR		
04/07	Stock Dividend	14	PROTECTIVE LIFE CORP COM HOLDING 14.0000			6.27CR	5,868
04/09	Journal Entry		ML CONSULTS FEE 2Q98		638.26		
04/09	Purchase	6	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 38.125000		228.75		
04/09	* Rpt Fgn Div		MID OCEAN LTD ORD HOLDING 20.0000		16.50CR		
04/09	Purchase	7	NOBLE DRILLING CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.937500		230.56		
04/09	• Sale	-3	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 41.280000		123.83CR		
04/09	• Sale	-8	POTASH CORP SASKATCHEWAN EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 91.454700		731.61CR		
04/09	Stock Dividend	29	STERLING SOFTWARE INC HOLDING 29.0000				
04/09	Sale	-632	CMA MONEY FUND		632.00CR	412.64CR	5,236

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/13	Purchase	10	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 37.310200		373.10		
04/13	Purchase	7	NOBLE DRILLING CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 31.900800		223.31		
04/13	* Dividend		PACIFIC GULF PPTYS INC HOLDING 43.0000		18.06CR		
04/13	* Sale	-3	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 40.546300		121.63CR		
04/13	* Sale	-6	POTASH CORP SASKATCHEWAN EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 90.536200		543.20CR		
04/13	* Dividend		REYNOLDS&REYNOLDS A HOLDING 33.0000		2.97CR		
04/13	Purchase	412	CMA MONEY FUND		412.00	90.09CR	5.648
04/14	Purchase	7	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 36.957400		258.70		
04/14	* Sale	-3	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 39.952500		119.85CR		
04/14	Sale	-49	CMA MONEY FUND		49.00CR	.24CR	5.599
04/15	Purchase	3	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 36.960500		110.88		
04/15	* Dividend		CLAYTON HOMES DEL $0.10 HOLDING 29.0000		.58CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/15	* Sale	-2	PACIFIC ENTERPRISES EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 39.937500		79.87CR		
04/15	Stock Dividend	2	SOVERIGN BANCORP INC COM HOLDING 11.0000				
04/15	Sale	-31	CMA MONEY FUND		31.00CR	.81CR	5,568
04/16	Purchase	3	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 37.085000		111.26		
04/16	Sale	-111	CMA MONEY FUND		111.00CR	.55CR	5,457
04/17	Purchase	4	CABOT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.875000		147.50		
04/17	Sale	-147	CMA MONEY FUND		147.00CR	.05CR	5,310
04/21	* Dividend		MACK CALI REALTY CORP HOLDING 30.0000		15.00CR	15.05CR	5,310
04/24	Purchase	4	AVIS RENT A CAR INC COM		126.25		
04/24	* Dividend		ETHAN ALLEN INTERIORS HOLDING 26.0000		.78CR		
04/24	* Sale	-13	OLSTEN CORP		189.43CR		
04/24	* Sale	-9	REGAL CINEMAS INC		274.49CR		
04/24	* Sale	-4	VALERO REFNG & MKTNG CO		138.06CR	491.56CR	5,310

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Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/27	Purchase	7	AVIS RENT A CAR INC COM		220 35		
04/27	Purchase	16	MICHAELS STORES INC		518.08		
04/27	* Sale	-10	OLSTEN CORP		145 34CR		
04/27	* Sale	-14	REGAL CINEMAS INC		426 15CR		
04/27	* Cash in Lieu		SOVERIGN BANCORP INC COM HOLDING 11.0000		3.64CR		
04/27	* Sale	-3	VALERO REFNG & MKTNG CO		103.28CR		
04/27	Purchase	427	CMA MONEY FUND		427.00	4.54CR	5.737
04/28	* Sale	-10	OLSTEN CORP		143.20CR		
04/28	* Sale	-3	VALERO REFNG & MKTNG CO		101 24CR	248.98CR	5.737
04/29	Purchase	2	DALLAS SEMICONDUCTOR CRP		74.39		
04/29	Purchase	5	MICHAELS STORES INC		164.22		
04/29	* Sale	-15	OLSTEN CORP		216.19CR		
04/29	* Sale	-92	PHILIP SERVICES CORP		649.28CR		
04/29	* Sale	-2	VALERO REFNG & MKTNG CO		67 36CR	943.20CR	5.737
04/30	Purchase	3	DALLAS SEMICONDUCTOR CRP		109.77		
04/30	Purchase	10	HADCO CORP		382.86		
04/30	Purchase	8	MICHAELS STORES INC		257 88		
04/30	* Sale	-2	OLSTEN CORP		27.62CR		
04/30	Share Dividend	23	CMA MONEY FUND				
04/30	Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29		16CR		
04/30	Closing Balance				220 47CR	220.47CR	5.760

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	04/30/98 Value	%	05/29/98 Value	%
Cash/Money Funds	5,980	6	5,703	6
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	94,700	94	90,132	94
Mutual Funds				
Options				
Other				
Long Market Value	100,680		95,835	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	100,680		95,835	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	23.14	121.68
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	117.38	431.22
Income Not Reported		
Total	140.52	552.90

Merrill Lynch Consults Service

Your Investment Manager:

LAUREL CAPITAL ADV EQ VII

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire

Bulletin

Merrill Lynch Consults® now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant.

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary

	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	5,980.47	
Net Credits & Debits	276.88DR	589.61DR
Closing Balance Cash & Money Funds	5,703.59	

Credits

	This Statement	Year-to-Date
Sales	1,906.11	17,475.17
Income	140.52	552.90
Funds Received		
Other		4.02
Total Credits	2,046.63	18,032.09

Debits

	This Statement	Year-to-Date
Purchases	2,323.51	17,281.61
Withdrawals		
Other		1,340.09
Total Debits	2,323.51	18,621.70

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	473.11	(1,121.59)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
5	FINGERHUT COS INC	03/10/98	05/21/98	160.93	132.55	28.38	ST
3	FINGERHUT COS INC	03/10/98	05/26/98	92.77	79.53	13.24	ST
2	LINCARE HLDGS INC	10/17/97	05/11/98	170.90	105.75	65.15	ST
3	LINCARE HLDGS INC	10/17/97	05/12/98	248.62	158.62	90.00	ST
7	LCI INTL INC	10/17/97	05/11/98	276.93	182.43	94.50	ST
3	LCI INTL INC	10/17/97	05/12/98	118.68	78.18	40.50	ST
6	MONEY STORE INC	10/17/97	05/11/98	197.24	165.75	31.49	ST
11	MONEY STORE INC	10/17/97	05/12/98	361.23	303.87	57.36	ST
9	ZALE CORP NEW	10/17/97	05/21/98	278.81	226.32	52.49	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			97		97				
5,606	CMA MONEY FUND		1.00	5,606	1.00	5,606			285	5.09
	Total Cash/Money Funds			5,703		5,703			285	5.08

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
	Equities										
29	AMRESCO INC	AMMB		10/17/97	34.62	1,004	33.75	978	(26)		
29	AMERISOURCE HLTH CORP A	AAS		10/17/97	58.84	1,706	54.37	1,576	(130)		
51	AMERICA WEST HLDG CL B	AWA		10/17/97	14.68	749	28.31	1,443	694		
8	AVIS RENT A CAR INC COM	AVI		03/24/98	31.87	255	24.25	194	(61)		
18	AVIS RENT A CAR INC COM			03/25/98	32.66	587	24.25	436	(151)		
3	AVIS RENT A CAR INC COM			03/26/98	32.00	96	24.25	72	(24)		
4	AVIS RENT A CAR INC COM			04/21/98	31.56	126	24.25	97	(29)		
7	AVIS RENT A CAR INC COM			04/22/98	31.47	220	24.25	169	(51)		
40	Security Sub-Total					1,284		968	(316)		
34	ALTRON INC	ALRN		10/17/97	15.87	539	11.06	376	(163)		
3	ALTRON INC			11/03/97	15.93	47	11.06	33	(14)		
2	ALTRON INC			11/04/97	15.37	30	11.06	22	(8)		
18	ALTRON INC			11/05/97	15.87	285	11.06	199	(86)		
3	ALTRON INC			11/06/97	15.89	47	11.06	33	(14)		
60	Security Sub-Total					948		663	(285)		
34	ACCO CORP COM	AG		10/17/97	31.75	1,079	25.12	854	(225)	1	.1
42	ACX TECHNOLOGIES INC	ACX		10/17/97	26.51	1,113	22.68	952	(161)		
32	ATMEL CORP COM	ATML		10/17/97	30.12	964	14.81	473	(491)		
14	BORG WARNER AUTOMOTIVE	BWA		10/17/97	58.00	812	57.00	798	(14)	8	1.0
30	BARRET RES CORP PV $0.01	BRR		10/17/97	37.06	1,111	34.81	1,044	(67)		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
	Equities										
43	BENTON OIL & GAS CO	BNO		10/17/97	19.43	835	10.43	448	(387)		
6	CABOT CORP	CBT		04/06/98	38.12	228	33.31	199	(29)	3	1.3
10	CABOT CORP			04/07/98	37.31	373	33.31	333	(40)	4	1.3
7	CABOT CORP			04/08/98	36.95	258	33.31	233	(25)	3	1.3
3	CABOT CORP			04/09/98	36.96	110	33.31	99	(11)	1	1.3
3	CABOT CORP			04/13/98	37.08	111	33.31	99	(12)	1	1.3
4	CABOT CORP			04/14/98	36.87	147	33.31	133	(14)	2	1.3
33	Security Sub-Total					1,227		1,096	(131)	14	1.3
45	CABLE DESIGN TECH CP	CDT		10/17/97	25.83	1,162	23.56	1,060	(102)		
37	CYTEC INDUSTRIES INC	CYT		10/17/97	46.62	1,725	49.00	1,813	88		
39	CALENERGY INC	CE		10/17/97	39.00	1,521	30.25	1,179	(342)		
35	CENTRAL GRDEN & PET CO	CENT		10/17/97	27.40	959	29.56	1,034	75		
23	CARAUSTAR INDS INC	CSAR		10/17/97	36.06	829	30.68	705	(124)	15	2.0
28	CHAMPION ENTRPRISES INC	CHB		10/17/97	18.37	514	26.93	754	240		
16	CITY NATIONAL CORP	CYN		02/03/98	36.97	591	36.75	588	(3)	9	1.5
7	CITY NATIONAL CORP			02/04/98	36.17	253	36.75	257	4	4	1.5
6	CITY NATIONAL CORP			02/05/98	36.70	220	36.75	220		3	1.5
29	Security Sub-Total					1,064		1,065	1	16	1.5
29	CLAYTON HOMES DEL $0.10	CMH		10/17/97	17.68	512	18.81	545	33	2	.4

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
	Equities										
28	CMAC INVESTMENT CORP COM	CMT		10/17/97	54.68	1,531	60.50	1,694	16	1	.
35	COMPUSA INC	CPU		10/17/97	34.93	1,222	15.75	551	(671)		
2	DIAL CORP NEW	DL		05/06/98	24.19	48	24.81	49	1	1	1.2
6	DIAL CORP NEW			05/07/98	24.25	145	24.81	148	3	2	1.2
6	DIAL CORP NEW			05/08/98	24.85	149	24.81	148	(1)	2	1.2
8	DIAL CORP NEW			05/11/98	24.72	197	24.81	198	1	3	1.2
22	Security Sub-Total					539		543	4	8	1.2
1	DALLAS SEMICONDUCTOR CRP			01/21/98	45.07	45	33.68	33	(12)		.4
11	DALLAS SEMICONDUCTOR CRP			01/22/98	45.41	499	33.68	370	(129)	2	.4
8	DALLAS SEMICONDUCTOR CRP			01/23/98	45.28	362	33.68	269	(93)	1	.4
2	DALLAS SEMICONDUCTOR CRP			04/24/98	37.19	74	33.68	67	(7)		.4
3	DALLAS SEMICONDUCTOR CRP			04/27/98	36.59	109	33.68	101	(8)		.4
25	Security Sub-Total					1,089		840	(249)	3	.4
1	DEVON ENERGY CP OKLA COM	DVN		12/02/97	36.50	36	36.68	36			.5
4	DEVON ENERGY CP OKLA COM			12/03/97	37.70	150	36.68	146	(4)	1	.5
3	DEVON ENERGY CP OKLA COM			12/04/97	37.18	111	36.68	110	(1)	1	.5
5	DEVON ENERGY CP OKLA COM			12/05/97	37.11	185	36.68	183	(2)	1	.5
13	Security Sub-Total					482		475	(7)	3	.5
55	ELECTROGLAS INC	EGLS		10/17/97	22.46	1,235	13.62	749	(486)		
23	ELECTRONICS FOR IMAGING	EFII		10/17/97	52.37	1,204	19.75	454	(750)		
26	ETHAN ALLEN INTERIORS	ETH		10/17/97	36.37	945	50.31	1,308	363	4	.3

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Equities										
38	ECI TELECOM LTD COM	ECILF		10/17/97	30.62	1,163	32.12	1,220	57	8	.6
41	EDWARDS A G INC	AGE		10/17/97	34.80	1,427	40.62	1,665	238	23	1.3
35	FRANCHISE FIN CP AMERICA	FFA		10/17/97	26.06	912	26.00	910	(2)	66	7.2
21	FOOTSTAR INC	FTS		12/15/97	29.79	625	44.18	927	302		
17	FIRST HEALTH GROUP CORP	FHCC		10/17/97	61.75	1,049	56.81	965	(84)		
2	FINGERHUT COS INC	FHT		03/10/98	26.51	53	29.31	58	5		.5
13	FINGERHUT COS INC			03/11/98	27.19	353	29.31	381	28	2	.5
18	FINGERHUT COS INC			03/12/98	27.54	495	29.31	527	32	3	.5
33	Security Sub-Total					901		966	65	5	.5
52	1ST TENN NATL CORP	FTEN		10/17/97	28.40	1,477	31.75	1,651	174	34	2.0
37	GENL NUTRITION COS INC	GNCI		10/17/97	28.93	1,070	31.56	1,167	97		
21	B F GOODRICH	GR		10/17/97	43.21	907	51.25	1,076	169	23	2.1
28	HUMMINGBIRD COMMUNICATNS	HUMCF		10/17/97	40.87	1,144	29.75	833	(311)		
14	HADCO CORP	HDCO		10/17/97	54.87	768	32.12	449	(319)		
10	HADCO CORP			04/27/98	38.28	382	32.12	321	(61)		
24	Security Sub-Total					1,150		770	(380)		
5	HIGHWOODS PPTYS INC	HIW		10/22/97	34.59	172	33.00	165	(7)	10	6.1
2	HIGHWOODS PPTYS INC			10/23/97	34.14	68	33.00	66	(2)	4	6.1

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
	Equities										
15	HIGHWOODS PPTYS INC			10/24/97	34.70	520	33.00	495	(25)	31	6.1
13	HIGHWOODS PPTYS INC			10/27/97	34.75	451	33.00	429	(22)	27	6.1
35	Security Sub-Total					1,211		1,155	(56)	72	6.1
13	HEFTEL BROADCASTING CL A	HBCCA		03/10/98	49.08	638	37.87	492	(146)		
9	HEFTEL BROADCASTING CL A			03/11/98	49.04	441	37.87	340	(101)		
22	Security Sub-Total					1,079		832	(247)		
17	HARMAN INTL INDS INC NEW	HAR		10/17/97	53.50	909	42.56	723	(186)	3	[illegible]
33	HEALTH CARE PPTY INVS	HCP		10/17/97	39.06	1,289	35.18	1,161	(128)	86	7.3
91	HIBERNIA CORP CL A	HIB		10/17/97	18.02	1,640	21.00	1,911	271	33	1.7
30	ILLINOVA CORP	ILN		10/17/97	21.06	631	29.06	871	240	37	4.2
55	INCO RECYCLING INC	IMR		10/17/97	20.51	1,128	18.93	1,041	(87)	11	1.0
7	KEANE INC	KEA		05/21/98	45.83	320	44.87	314	(6)		
3	KEANE INC			05/22/98	46.69	140	44.87	134	(6)		
10	Security Sub-Total					460		448	(12)		
25	KENNAMETAL INC	KMT		10/17/97	49.56	1,239	48.12	1,203	(36)	17	1.4
37	KOMAG INC COM	KMAG		10/17/97	19.50	721	9.87	365	(356)		
17	LINCARE HLDGS INC	LNCR		10/17/97	52.87	898	75.00	1,275	377		

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
	Equities										
36	LCI INTL INC	LCI		10/17/97	26.06	938	37.43	1,347	409		
19	MONDAVI ROBERT CORP A	MOND		10/17/97	54.90	1,043	35.62	676	(367)		
20	MID OCEAN LTD ORD	MOC		10/17/97	62.07	1,241	76.12	1,522	281	66	4.3
30	MACK CALI REALTY CORP	CLI		10/17/97	39.56	1,186	36.00	1,080	(106)	60	5.5
16	MICHAELS STORES INC	MIKE		04/22/98	32.38	518	29.93	478	(40)		
5	MICHAELS STORES INC			04/24/98	32.84	164	29.93	149	(15)		
8	MICHAELS STORES INC			04/27/98	32.23	257	29.93	239	(18)		
29	Security Sub-Total					939		866	(73)		
23	MONEY STORE INC	MON		10/17/97	27.62	635	33.00	759	124	4	.4
44	MUTUAL RISK MGMT LTD COM	MM		10/17/97	28.68	1,262	35.06	1,542	280	9	.5
23	NOBLE DRILLING CORP COM	NE		10/17/97	33.50	770	29.50	678	(92)		
7	NOBLE DRILLING CORP COM			04/06/98	32.93	230	29.50	206	(24)		
7	NOBLE DRILLING CORP COM			04/07/98	31.90	223	29.50	206	(17)		
37	Security Sub-Total					1,223		1,090	(133)		
40	NIPSCO INDUSTRIES INC	NI		10/17/97	21.59	863	26.87	1,075	212	38	3.5
43	PACIFIC GULF PPTYS INC	PAG		10/17/97	22.66	974	21.75	935	(39)	72	7.7
25	PACIFIC ENTERPRISES	PET		10/17/97	33.92	848	38.06	951	103	40	4
	PRONUS HOTEL CORP NEW	PRH		05/11/98	42.45	169	43.25	173	4		

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Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
	Equities										
9	PROMUS HOTEL CORP NEW			05/12/98	42.03	378	43.25	389	11		
3	PROMUS HOTEL CORP NEW			05/13/98	43.21	129	43.25	129			
16	Security Sub-Total					676		691	15		
2	PEOPLE HERITAGE FINL CRP	PHBK		02/24/98	22.75	45	22.50	45		[illegible]	[illegible]
2	PEOPLE HERITAGE FINL CRP			02/25/98	23.07	46	22.50	45	[illegible]	[illegible]	[illegible]
6	PEOPLE HERITAGE FINL CRP			02/26/98	23.23	139	22.50	135	[illegible]	[illegible]	[illegible]
4	PEOPLE HERITAGE FINL CRP			02/27/98	23.27	93	22.50	90	[illegible]	[illegible]	[illegible]
14	PEOPLE HERITAGE FINL CRP			03/02/98	23.31	326	22.50	315	[illegible]		[illegible]
4	PEOPLE HERITAGE FINL CRP			03/04/98	23.18	92	22.50	90	[illegible]	[illegible]	[illegible]
4	PEOPLE HERITAGE FINL CRP			03/05/98	23.25	93	22.50	90	[illegible]	[illegible]	[illegible]
36	Security Sub-Total					834		810	[illegible]	[illegible]	[illegible]
34	PINNACLE WEST CAP CORP	PNW		10/17/97	34.00	1,156	44.93	1,527	371	[illegible]	[illegible]
32	PITTSTON BRINK'S GRP $1	PZB		10/17/97	36.88	1,180	38.68	1,237	57	[illegible]	[illegible]
10	PROTECTIVE LIFE CORP COM	PL		01/20/98	31.15	311	36.00	360	49	[illegible]	[illegible]
12	PROTECTIVE LIFE CORP COM			01/21/98	31.41	376	36.00	432	56	[illegible]	[illegible]
6	PROTECTIVE LIFE CORP COM			01/22/98	31.30	187	36.00	216	[illegible]	[illegible]	[illegible]
28	Security Sub-Total					874		1,008	134	[illegible]	[illegible]
25	REGIS CORP MINN	RGIS		10/17/97	24.62	615	28.00	700	85	[illegible]	[illegible]
33	REYNOLDS&REYNOLDS A	REY		10/17/97	18.68	616	20.93	690	74	[illegible]	[illegible]
74	RYANS FAMILY STEAK HOUSE	RYAN		10/17/97	8.75	647	10.18	753	106		

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
10	SUN HEALTHCARE GROUP INC	SHG		11/14/97	20.23	202	16.81	168	(34)		
11	SUN HEALTHCARE GROUP INC			11/17/97	20.95	230	16.81	184	(46)		
17	SUN HEALTHCARE GROUP INC			11/18/97	20.37	346	16.81	285	(61)		
7	SUN HEALTHCARE GROUP INC			11/19/97	20.70	144	16.81	117	(27)		
45	Security Sub-Total					922		754	(168)		
13	SIRROM CAPITAL CORP	SIR		03/10/98	29.24	380	26.62	346	(34)	13	3.7
13	SIRROM CAPITAL CORP			03/11/98	30.29	393	26.62	346	(47)	13	3.7
26	Security Sub-Total					773		692	(81)	26	3.7
9	SINCLAIR BRDCSTING CL A	SBGI		02/02/98	47.94	431	25.43	228	N/A		
3	SINCLAIR BRDCSTING CL A			03/12/98	54.44	163	25.43	76	N/A		
1	SINCLAIR BRDCSTING CL A			03/13/98	55.94	55	25.43	25	N/A		
3	SINCLAIR BRDCSTING CL A			03/16/98	55.94	167	25.43	76	N/A		
1	SINCLAIR BRDCSTING CL A			03/17/98	55.51	55	25.43	25	N/A		
2	SINCLAIR BRDCSTING CL A			03/18/98	57.19	114	25.43	50	N/A		
19 @	SINCLAIR BRDCSTING CL A			N/A	N/A	N/A	25.43	483	N/A		
	DIVIDEND PENDING	06/03									
38	Security Sub-Total					985		963	N/A		
3	SUIZA FOODS CORP	SZA		05/11/98	58.62	175	58.43	175			
4	SUIZA FOODS CORP			05/12/98	58.08	232	58.43	233	1		
4	SUIZA FOODS CORP			05/13/98	58.94	235	58.43	233	(2)		
11	Security Sub-Total					642		641	(1)		
42	SILICON V CRP PV 1CT DEL	SVGI		10/17/97	30.25	1,270	18.31	769	(501)		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yiel %
20	SMITH INTL INC DEL	SII		10/17/97	79.25	1,585	49.06	981	(604)		
7	SOVERIGN BANCORP INC COM	SVRN		03/24/98	15.66	109	17.68	123	14	1	4
6	SOVERIGN BANCORP INC COM			03/25/98	21.98	131	17.68	106	(25)		.4
38	SOVERIGN BANCORP INC COM			03/30/98	18.92	719	17.68	672	(47)	3	4
51	Security Sub-Total					959		901	(58)	4	.
58	STERLING SOFTWARE INC	SSW		10/17/97	17.81	1,033	27.18	1,576	543		
47	SUNGARD DATA SYS INC	SDS		10/17/97	24.43	1,148	34.12	1,603	455		
15	TOMMY HILFIGER CORP COM	TOM		10/17/97	45.00	675	67.25	1,008	333		
9	TECH DATA CORP	TECD		11/03/97	43.25	389	40.62	365	(24)		
4	TECH DATA CORP			11/04/97	45.47	181	40.62	162	(19)		
5	TECH DATA CORP			11/05/97	45.26	226	40.62	203	(23)		
3	TECH DATA CORP			11/06/97	45.25	135	40.62	121	(14)		
21	Security Sub-Total					931		851	(80)		
38	TEL- SAVE HLDG INC	TALK		10/17/97	23.46	891	19.75	750	(141)		
5	TCF FINANCIAL CORP COM	TCB		02/23/98	33.47	167	32.56	162	(5)	3	2.0
12	TCF FINANCIAL CORP COM			02/24/98	33.54	402	32.56	390	(12)	8	2.0
10	TCF FINANCIAL CORP COM			02/25/98	33.68	336	32.56	325	(11)	7	2.0
27	Security Sub-Total					905		877	(28)	18	2.0
30	UNIVERSAL HEALTH SVCS B	UHS		10/17/97	40.75	1,222	55.00	1,650	428		

F VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yield %
	Equities										
6	UTILICORP UTD INC DEL	UCU		12/16/97	36.07	216	35.56	213	(3)	11	5.0
5	UTILICORP UTD INC DEL			12/17/97	36.28	181	35.56	177	(4)	9	5.0
8	UTILICORP UTD INC DEL			12/18/97	37.30	298	35.56	284	(14)	14	5.0
19	Security Sub-Total					695		674	(21)	34	5.0
13	VALERO REFNG & MKTNG CO	VLO		10/17/97	31.37	407	32.62	424	17	4	.9
32	WALLACE COMPUTR SVCS INC	WCS		10/17/97	36.31	1,162	26.75	856	(306)	20	2.3
25	WARNACO GROUP INC CL A	WAC		10/17/97	30.87	771	41.25	1,031	260	9	.8
47	WATSON PHARMACEUTICALS			10/17/97	31.93	1,501	43.75	2,056	555		
5	WISCONSIN CENT TRANSN	WCLX		02/24/98	27.35	136	23.43	117	(19)		
4	WISCONSIN CENT TRANSN			02/25/98	27.60	110	23.43	93	(17)		
9	WISCONSIN CENT TRANSN			02/26/98	27.59	248	23.43	210	(38)		
4	WISCONSIN CENT TRANSN			02/27/98	27.32	109	23.43	93	(16)		
1	WISCONSIN CENT TRANSN			03/02/98	27.44	27	23.43	23	(4)		
3	WISCONSIN CENT TRANSN			03/03/98	28.18	84	23.43	70	(14)		
9	WISCONSIN CENT TRANSN			03/04/98	28.43	255	23.43	210	(45)		
35	Security Sub-Total					969		816	(153)		
36	ZALE CORP NEW	ZLC		10/17/97	25.14	905	30.93	1,113	208		
18	ZEBRA TECHNOLOGIES CRP A	ZBRA		10/17/97	33.25	598	38.37	690	92		
	Total Equities					91,094		90,132	(940)	987	1.1
	Total of Long Portfolio					96,797*		95,835	(940)*	1,272	1.3

*: Excludes N/A Items

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VIRGINIA WARD TURNER

(ⓐ) - These shares result from a stock dividend or split and will be payable to your account on the date shown. The market price has been changed to reflect that dividend or split. The unit cost will be adjusted on the payable-date

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/11	Purchase	2	DIAL CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 24.187500 TRADE DATE 05/06/98 CUS NO 25247D101 SEC NO 22587 PRINCIPAL 48.38		48.38	
05/12	Purchase	6	DIAL CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 24.250000 TRADE DATE 05/07/98 CUS NO 25247D101 SEC NO 22587 PRINCIPAL 145.50		145.50	
05/13	Purchase	6	DIAL CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 24.851300 TRADE DATE 05/08/98 CUS NO 25247D101 SEC NO 22587 PRINCIPAL 149.11		149.11	

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/14	Purchase	8	DIAL CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 24.721500 TRADE DATE 05/11/98 CUS NO 25247D101 SEC NO 225B7 PRINCIPAL 197.77		197.77	
05/14	• Sale	-2	LINCARE HLDGS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 85.457300 TRADE DATE 05/11/98 CUS NO 532791100 SEC NO 44634 PRINCIPAL 170.91 SEC FEE 0.01			170.90
05/14	• Sale	-7	LCI INTL INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE AS OF 05/11 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 39.563000 TRADE DATE 05/11/98 CUS NO 501813109 SEC NO 459M2 PRINCIPAL 276.94 SEC FEE 0.01			276.93

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/14	Sale	-6	MONEY STORE INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.875000 TRADE DATE 05/11/98 CUS NO 609341101 SEC NO 50713 PRINCIPAL 197.25 SEC FEE 0.01			197.24
05/14	Purchase	4	PROMUS HOTEL CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.455800 TRADE DATE 05/11/98 CUS NO 74342P106 SEC NO 59112 PRINCIPAL 169.82		169.82	
05/14	Purchase	3	SUIZA FOODS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 58.625000 TRADE DATE 05/11/98 CUS NO 865077101 SEC NO 667X6 PRINCIPAL 175.88		175.88	

F VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/15	• Sale	-3	LINCARE HLDGS INC WE MAKE A MKT IN ISSUE PRICE 82.876700 TRADE DATE 05/12/98 CUS NO 532791100 SEC NO 44634 PRINCIPAL 248.63 SEC FEE 0.01 EXECUTED O.T.C. WE ACTED AS YOUR AGENT			248.62
05/15	• Sale	-3	LCI INTL INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 39.562500 TRADE DATE 05/12/98 CUS NO 501813109 SEC NO 45942 PRINCIPAL 118.69 SEC FEE 0.01			118.68
05/15	• Sale	-11	MONEY STORE INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.840600 TRADE DATE 05/12/98 CUS NO 60934T101 SEC NO 50713 PRINCIPAL 361.25 SEC FEE 0.02			361.23

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Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/15	Purchase	9	PROMUS HOTEL CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.038300 TRADE DATE 05/12/98 CUS NO 74342P106 SEC NO 59112 PRINCIPAL 378.34		378.34	
05/15	Purchase	4	SUIZA FOODS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 58.086900 TRADE DATE 05/12/98 CUS NO 865077101 SEC NO 667X6 PRINCIPAL 232.35		232.35	
05/18	Purchase	3	PROMUS HOTEL CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 43.214000 TRADE DATE 05/13/98 CUS NO 74342P106 SEC NO 591T2 PRINCIPAL 129.64		129.64	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/18	Purchase	4	SUIZA FOODS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 58.942700 TRADE DATE 05/13/98 CUS NO 865077101 SEC NO 667X6 PRINCIPAL 235.77		235.77	
05/22	Stock Dividend	18	PEOPLE HERITAGE FINL CRP HOLDING 18.0000			
05/27	* Sale	-5	FINGERHUT COS INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.187500 TRADE DATE 05/21/98 CUS NO 317867109 SEC NO 28807 PRINCIPAL 160.94 SEC FEE 0.01			160.93
05/27	Purchase	7	KEANE INC EXECUTED 100PC ASE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.837900 TRADE DATE 05/21/98 CUS NO 486665102 SEC NO 41833 PRINCIPAL 320.87		320.87	

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/27	• Sale	-9	ZALE CORP NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 30.979700 TRADE DATE 05/21/98 CUS NO 988858106 SEC NO 84484 PRINCIPAL 278.82 SEC FEE 0.01			278.81
05/28	Purchase	3	KEANE INC EXECUTED 100PC ASE AV PX IS SHOWN PER YR AC PRICE 46.694000 TRADE DATE 05/22/98 CUS NO 486665102 SEC NO 41833 PRINCIPAL 140.08		140.08	
05/29	• Sale	-3	FINGERHUT COS INC PRICE 30.927900 TRADE DATE 05/26/98 CUS NO 317867109 SEC NO 28807 PRINCIPAL 92.78 SEC FEE 0.01 EXECUTED O.T.C. WE ACTED AS YOUR AGENT			92.77
			Net Total		417.40	
			Dividends and Interest			
05/01	• Dividend		ILLINOVA CORP HOLDING 30.0000			9.30

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
05/14	*	Dividend		CITY NATIONAL CORP HOLDING 29.0000			4.06
05/15	*	Dividend		BORG WARNER AUTOMOTIVE HOLDING 14.0000			2.10
05/15	*	Dividend		PACIFIC ENTERPRISES HOLDING 25.0000			10.00
05/15	*	Dividend		SOVERIGN BANCORP INC COM HOLDING 51.0000			1.02
05/18	*	Dividend		PEOPLE HERITAGE FINL GRP HOLDING 18.0000			3.96
05/20	*	Dividend		FRANCHISE FIN CP AMERICA HOLDING 35.0000			16.45
05/20	*	Dividend		HIGHWOODS PPTYS INC HOLDING 35.0000			17.85
05/20	*	Dividend		HEALTH CARE PPTY INVS HOLDING 33.0000			21.45
05/20	*	Dividend		HIBERNIA CORP CL A HOLDING 91.0000			8.19
05/20	*	Dividend		NIPSCO INDUSTRIES INC HOLDING 40.0000			9.60
05/21	*	Dividend		FINGERHUT COS INC HOLDING 41.0000			1.64
05/22	*	Dividend		KENNAMETAL INC HOLDING 25.0000			4.25
05/22	*	Dividend		MUTUAL RISK MGMT LTD COM HOLDING 44.0000			2.20
05/27	*	Dividend		HARMAN INTL INDS INC NEW HOLDING 17.0000			.85
05/29	*	Dividend		TCF FINANCIAL CORP COM HOLDING 27.0000			4.46
05/29		Share Dividend	23	CMA MONEY FUND			
05/29		Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28			.14

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
	Income Total		CMA MONEY FUND SHARE DIVIDEND			23.00
			Net Total			140.52

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	1,906.11	17,478.81

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/30	Opening Balance					220.47CR	5,760
05/01	* Dividend		ILLINOVA CORP HOLDING 30.0000		9.30CR	229.77CR	5,760
05/04	Purchase	229	CMA MONEY FUND		229.00	.77CR	5,989
05/11	Purchase	2	DIAL CORP NEW		48.38		
05/11	Sale	-48	CMA MONEY FUND		48.00CR	.39CR	5,941
05/12	Purchase	6	DIAL CORP NEW		145.50		
05/12	Sale	-146	CMA MONEY FUND		146.00CR	.89CR	5,795
05/13	Purchase	6	DIAL CORP NEW		149.11		
05/13	Sale	-149	CMA MONEY FUND		149.00CR	.78CR	5,646
05/14	* Dividend		CITY NATIONAL CORP HOLDING 29.0000		4.06CR		
05/14	Purchase	8	DIAL CORP NEW		197.77		
05/14	• Sale	-2	LINCARE HLDGS INC		170.90CR		
05/14	• Sale	-7	LCI INTL INC		276.93CR		
05/14	• Sale	-6	MONEY STORE INC		197.24CR		
05/14	Purchase	4	PROMUS HOTEL CORP NEW		169.82		
05/14	Purchase	3	SUIZA FOODS CORP		175.88	106.44CR	5,646
05/15	* Dividend		BORG WARNER AUTOMOTIVE HOLDING 14.0000		2.10CR		
05/15	• Sale	-3	LINCARE HLDGS INC		248.62CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/15	* Sale	-3	LCI INTL INC		118.68CR		
05/15	* Sale	-11	MONEY STORE INC		361.23CR		
05/15	* Dividend		PACIFIC ENTERPRISES HOLDING 25.0000		10.00CR		
05/15	Purchase	9	PROMUS HOTEL CORP NEW		378.34		
05/15	Purchase	4	SUIZA FOODS CORP		232.35		
05/15	* Dividend		SOVERIGN BANCORP INC COM HOLDING 51.0000		1.02CR	237.40CR	5,646
05/18	Purchase	3	PROMUS HOTEL CORP NEW		129.64		
05/18	* Dividend		PEOPLE HERITAGE FINL GRP HOLDING 18.0000		3.96CR		
05/18	Purchase	4	SUIZA FOODS CORP		235.77		
05/18	Sale	-129	CMA MONEY FUND		129.00CR	4.95CR	[illegible]
05/19	Purchase	4	CMA MONEY FUND		4.00	.95CR	5,521
05/20	* Dividend		FRANCHISE FIN CP AMERICA HOLDING 35.0000		16.45CR		
05/20	* Dividend		HIGHWOODS PPTYS INC HOLDING 35.0000		17.85CR		
05/20	* Dividend		HEALTH CARE PPTY INVS HOLDING 33.0000		21.45CR		
05/20	* Dividend		HIBERNIA CORP CL A HOLDING 91.0000		8.19CR		
05/20	* Dividend		NIPSCO INDUSTRIES INC HOLDING 40.0000		9.60CR		
05/21	* Dividend		FINGERHUT COS INC HOLDING 41.0000		1.64CR	74.49CR	5,521
05/22	* Dividend		KENNAMETAL INC HOLDING 25.0000		4.25CR	76.13CR	5,521
05/22	* Dividend		MUTUAL RISK MGMT LTD COM HOLDING 44.0000		2.20CR		
05/22	Stock Dividend	18	PEOPLE HERITAGE FINL GRP HOLDING 18.0000			82.58CR	5,521

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/26	Purchase	82	CMA MONEY FUND		82.00	.58CR	5,603
05/27	* Sale	-5	FINGERHUT COS INC		160.93CR		
05/27	* Dividend		HARMAN INTL INDS INC NEW HOLDING 17.0000		.85CR		
05/27	Purchase	7	KEANE INC		320.87		
05/27	* Sale	-9	ZALE CORP NEW		278.81CR	120.30CR	5,603
05/28	Purchase	3	KEANE INC		140.08		
05/28	Sale	-20	CMA MONEY FUND		20.00CR	.22CR	5,583
05/29	* Sale	-3	FINGERHUT COS INC		92.77CR		
05/29	* Dividend		TCF FINANCIAL CORP COM HOLDING 27.0000		4.46CR		
05/29	Share Dividend	23	CMA MONEY FUND				
05/29	Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28		.14CR		
05/29	Closing Balance				97.59CR	97.59CR	5,606

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VIRGINIA WARD TURNER

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TOTAL ACCOUNT VALUE AS OF 06/30/1998 $95,696.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	05/29/98 Value	%	06/30/98 Value	%
Cash/Money Funds	5,703	6	5,516	6
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	90,132	94	90,180	94
Mutual Funds				
Options				
Other				
Long Market Value	95,835		95,696	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	95,835		95,696	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	24.71	146.39
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	60.81	492.03
Income Not Reported		
Total	85.52	638.42

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Your Investment Manager:
LAUREL CAPITAL ADV EQ V11

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

Merrill Lynch Consults® now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Investment Manager. We also encourage you to discuss your portfolio at least annually with your Investment Manager. Your Financial Consultant would be pleased to arrange such discussions.

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	5,703.59	
Net Credits & Debits	186.81DR	776.42DR
Closing Balance Cash & Money Funds	5,516.78	

Credits	This Statement	Year-to-Date
Sales	1,294.55	18,769.72
Income	85.52	638.42
Funds Received		
Other	30.49	34.51
Total Credits	1,410.56	19,442.65

Debits	This Statement	Year-to-Date
Purchases	1,597.07	18,878.68
Withdrawals		
Other	.30	1,340.39
Total Debits	1,597.37	20,219.07

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(1,498.51)	(2,620.10)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description		Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
5	BENTON OIL & GAS CO		10/17/97	06/08/98	43.24	97.18	(53.94)	ST
12	BENTON OIL & GAS CO		10/17/97	06/09/98	96.21	233.25	(137.04)	ST
12	BENTON OIL & GAS CO		10/17/97	06/10/98	89.99	233.25	(143.26)	ST
12	BENTON OIL & GAS CO		10/17/97	06/11/98	91.04	233.25	(142.21)	ST
2	BENTON OIL & GAS CO		10/17/97	06/12/98	16.24	38.88	(22.64)	ST
5	ELECTROGLAS INC		10/17/97	06/08/98	66.55	112.34	(45.79)	ST
1	ELECTROGLAS INC		10/17/97	06/09/98	13.26	22.46	(9.20)	ST
9	ELECTROGLAS INC		10/17/97	06/10/98	119.35	202.21	(82.86)	ST
1	ELECTROGLAS INC		10/17/97	06/11/98	12.93	22.46	(9.53)	ST
6	ELECTROGLAS INC		10/17/97	06/12/98	75.37	134.81	(59.44)	ST
13	ELECTROGLAS INC		10/17/97	06/15/98	160.52	292.09	(131.57)	ST
9	ELECTROGLAS INC		10/17/97	06/16/98	110.80	202.22	(91.42)	ST
9	ELECTROGLAS INC		10/17/97	06/17/98	112.72	202.22	(89.50)	ST
1	ELECTROGLAS INC		10/17/97	06/18/98	12.40	22.47	(10.07)	ST
1	ELECTROGLAS INC		10/17/97	06/19/98	12.32	22.47	(10.15)	ST
21	KOMAG INC	COM	10/17/97	06/08/98	149.62	409.50	(259.88)	ST
16	KOMAG INC	COM	10/17/97	06/09/98	111.99	312.00	(200.01)	ST

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			4		4				
5,512	CMA MONEY FUND		1.00	5,512	1.00	5,512			280	5.09
	Total Cash/Money Funds			5,516		5,516			280	5.09

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
29	AMRESCO INC	AMMB		10/17/97	34.62	1,004	29.12	844	(159)		
29	AMERISOURCE HLTH CORP A	AAS		10/17/97	58.84	1,706	65.68	1,904	198		
51	AMERICA WEST HLDG CL B	AWA		10/17/97	14.68	749	28.56	1,456	707		
8	AVIS RENT A CAR INC COM	AVI		03/24/98	31.87	255	24.75	198	(57)		
18	AVIS RENT A CAR INC COM			03/25/98	32.66	587	24.75	445	(141)		
3	AVIS RENT A CAR INC COM			03/26/98	32.00	96	24.75	74	(21)		
4	AVIS RENT A CAR INC COM			04/21/98	31.56	126	24.75	99	(27)		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
7	AVIS RENT A CAR INC COM			04/22/98	31.47	220	24.75	173	(46)		
40	Security Sub-Total					1,285		990	(292)		
34	ALTRON INC	ALRN		10/17/97	15.87	539	12.87	437	(101)		
3	ALTRON INC			11/03/97	15.93	47	12.87	38	(8)		
2	ALTRON INC			11/04/97	15.37	30	12.87	25	(4)		
18	ALTRON INC			11/05/97	15.87	285	12.87	231	(53)		
3	ALTRON INC			11/06/97	15.89	47	12.87	38	(8)		
60	Security Sub-Total					951		772	(174)		
34	AGCO CORP COM	AG		10/17/97	31.75	1,079	20.56	699	(379)	1	.19
42	ACX TECHNOLOGIES INC	ACX		10/17/97	26.51	1,113	21.75	913	(199)		
32	ATMEL CORP COM	ATML		10/17/97	30.12	964	13.62	436	(528)		
14	BORG WARNER AUTOMOTIVE	BWA		10/17/97	58.00	812	48.06	672	(139)	8	1.24
30	BARRET RES CORP PV $0.01	BRR		10/17/97	37.06	1,111	37.43	1,123	12		
6	CABOT CORP	CBT		04/06/98	38.12	228	32.37	194	(33)	2	1.35
10	CABOT CORP			04/07/98	37.31	373	32.37	323	(49)	4	1.35
7	CABOT CORP			04/08/98	36.95	258	32.37	226	(31)	3	1.35
3	CABOT CORP			04/09/98	36.96	110	32.37	97	(12)	1	1.35
3	CABOT CORP			04/13/98	37.08	111	32.37	97	(13)	1	1.35
4	CABOT CORP			04/14/98	36.87	147	32.37	129	(17)	1	1.35
33	Security Sub-Total					1,230		1,068	(155)	14	1.35

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
45	CABLE DESIGN TECH CP	CDT		10/17/97	25.83	1,162	20.62	928	(233)		
12	CELLSTAR CORP	CLST		06/10/98	14.95	179	12.93	155	(23)		
12	CELLSTAR CORP			06/11/98	14.94	179	12.93	155	(23)		
2	CELLSTAR CORP			06/12/98	13.87	27	12.93	25	(1)		
12	CELLSTAR CORP			06/15/98	13.72	164	12.93	155	(8)		
6	CELLSTAR CORP			06/16/98	14.12	84	12.93	77	(6)		
44	Security Sub-Total					635		569	(61)		
37	CYTEC INDUSTRIES INC	CYT		10/17/97	46.62	1,725	44.25	1,637	(87)		
39	CALENERGY INC	CE		10/17/97	39.00	1,521	30.06	1,172	(348)		
35	CENTRAL GRDEN & PET CO	CENT		10/17/97	27.40	959	31.12	1,089	130		
23	CARAUSTAR INDS INC	CSAR		10/17/97	36.06	829	28.87	664	(164)	14	2.21
28	CHAMPION ENTRPRISES INC	CHB		10/17/97	18.37	514	29.37	822	308		
16	CITY NATIONAL CORP	CYN		02/03/98	36.97	591	37.06	592	1	8	1.51
7	CITY NATIONAL CORP			02/04/98	36.17	253	37.06	259	6	3	1.51
6	CITY NATIONAL CORP			02/05/98	36.70	220	37.06	222	2	3	1.51
29	Security Sub-Total					1,065		1,074	9	16	1.51
29	CLAYTON HOMES DEL $0.10	CMH		10/17/97	17.68	512	19.00	551	39	2	.42
28	CMAC INVESTMENT CORP COM	CMT		10/17/97	54.68	1,531	61.50	1,722	191	3	.19

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Equities										
35	COMPUSA INC	CPU		10/17/97	34.93	1,222	18.12	634	(587)		
2	DIAL CORP NEW	DL		05/06/98	24.19	48	25.93	51	3		1.23
6	DIAL CORP NEW			05/07/98	24.25	145	25.93	155	10	1	1.23
6	DIAL CORP NEW			05/08/98	24.85	149	25.93	155	6	1	1.23
8	DIAL CORP NEW			05/11/98	24.72	197	25.93	207	10	2	1.23
22	Security Sub-Total					540		570	29	7	1.23
1	DALLAS SEMICONDUCTOR CRP			01/21/98	45.07	45	31.03	31	(13)		.51
11	DALLAS SEMICONDUCTOR CRP			01/22/98	45.41	499	31.03	341	(157)	1	.51
8	DALLAS SEMICONDUCTOR CRP			01/23/98	45.28	362	31.03	248	(113)	1	.51
2	DALLAS SEMICONDUCTOR CRP			04/24/98	37.19	74	31.03	62	(11)		.51
3	DALLAS SEMICONDUCTOR CRP			04/27/98	36.59	109	31.03	93	(15)		.51
25	Security Sub-Total					1,091		775	(309)	4	.51
1	DEVON ENERGY CP OKLA COM	DVN		12/02/97	36.50	36	34.93	34	(1)		.57
4	DEVON ENERGY CP OKLA COM			12/03/97	37.70	150	34.93	139	(10)		.57
3	DEVON ENERGY CP OKLA COM			12/04/97	37.18	111	34.93	104	(6)		.57
5	DEVON ENERGY CP OKLA COM			12/05/97	37.11	185	34.93	174	(10)	1	.57
13	Security Sub-Total					484		454	(27)	2	.57
23	ELECTRONICS FOR IMAGING	EFII		10/17/97	52.37	1,204	21.12	485	(718)		
26	ETHAN ALLEN INTERIORS	ETH		10/17/97	36.37	945	49.87	1,296	351	4	.32
38	ECI TELECOM LTD COM	ECILF		10/17/97	30.62	1,163	37.87	1,439	276	7	.52

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
41	EDWARDS A G INC	AGE		10/17/97	34.80	1,427	42.68	1,750	323	22	1.31
35	FRANCHISE FIN CP AMERICA	FFA		10/17/97	26.06	912	25.93	907	(4)	65	7.24
21	FOOTSTAR INC	FTS		12/15/97	29.79	625	48.00	1,008	383		
34	FIRST HEALTH GROUP CORP	FHCC		10/17/97	30.87	1,049	28.50	969	(80)		
2	FINGERHUT COS INC	FHT		03/10/98	26.51	53	33.00	66	13		.48
13	FINGERHUT COS INC			03/11/98	27.19	353	33.00	429	76	2	.48
18	FINGERHUT COS INC			03/12/98	27.54	495	33.00	594	99	2	.48
33	Security Sub-Total					902		1,089	188	5	.48
52	1ST TENN NATL CORP	FTEN		10/17/97	28.40	1,477	31.56	1,641	164	34	2.09
37	GENL NUTRITION COS INC	GNCI		10/17/97	28.93	1,070	31.12	1,151	81		
21	B F GOODRICH	GR		10/17/97	43.21	907	49.62	1,042	135	23	2.21
28	HUMMINGBIRD COMMUNICATNS	HUMCF		10/17/97	40.87	1,144	26.75	749	(395)		
14	HADCO CORP	HDCO		10/17/97	54.87	768	23.31	326	(441)		
10	HADCO CORP			04/27/98	38.28	382	23.31	233	(148)		
24	Security Sub-Total					1,151		559	(589)		
5	HIGHWOODS PPTYS INC	HIW		10/22/97	34.59	172	32.31	161	(10)	10	6.31
2	HIGHWOODS PPTYS INC			10/23/97	34.14	68	32.31	64	(3)	4	6.31
15	HIGHWOODS PPTYS INC			10/24/97	34.70	520	32.31	484	(35)	30	6.31

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
13	HIGHWOODS PPTYS INC			10/27/97	34.75	451	32.31	420	(30)	26	6.31
35	Security Sub-Total					1,213		1,130	(78)	71	6.31
13	HEFTEL BROADCASTING CL A	HBCCA		03/10/98	49.08	638	44.75	581	(56)		
9	HEFTEL BROADCASTING CL A			03/11/98	49.04	441	44.75	402	(38)		
22	Security Sub-Total					1,079		984	(94)		
17	HARMAN INTL INDS INC NEW	HAR		10/17/97	53.50	909	38.50	654	(254)	3	.51
33	HEALTH CARE PPTY INVS	HCP		10/17/97	39.06	1,289	36.06	1,190	(98)	85	7.20
91	HIBERNIA CORP CL A	HIB		10/17/97	18.02	1,640	20.06	1,825	185	32	1.79
30	ILLINOVA CORP	ILN		10/17/97	21.06	631	30.00	900	269	37	4.13
55	IMCO RECYCLING INC	IMR		10/17/97	20.51	1,128	18.50	1,017	(110)	11	1.08
7	KEANE INC	KEA		05/21/98	45.83	320	56.00	392	72		
3	KEANE INC			05/22/98	46.69	140	56.00	168	28		
4	KEANE INC			05/27/98	45.72	182	56.00	224	42		
14	Security Sub-Total					643		784	142		
25	KENNAMETAL INC	KMT		10/17/97	49.56	1,239	41.75	1,043	(195)	17	1.62
34	LINCARE HLDGS INC	LNCR		10/17/97	26.43	898	42.06	1,430	532		
19	MONDAVI ROBERT CORP A	MOND		10/17/97	54.90	1,043	28.37	539	(503)		

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
20	MID OCEAN LTD ORD	MOC		10/17/97	62.07	1,241	78.50	1,570	329	66	4.20
30	MACK CALI REALTY CORP	CLI		10/17/97	39.56	1,186	34.37	1,031	(154)	60	5.81
16	MICHAELS STORES INC	MIKE		04/22/98	32.38	518	35.28	564	46		
5	MICHAELS STORES INC			04/24/98	32.84	164	35.28	176	12		
8	MICHAELS STORES INC			04/27/98	32.23	257	35.28	282	25		
29	Security Sub-Total					940		1,023	83		
23	MONEY STORE INC			10/17/97	27.62	635	33.93	780	145	3	.47
44	MUTUAL RISK MGMT LTD COM	MM		10/17/97	28.68	1,262	36.25	1,595	333	8	.55
23	NOBLE DRILLING CORP COM	NE		10/17/97	33.50	770	24.06	553	(216)		
7	NOBLE DRILLING CORP COM			04/06/98	32.93	230	24.06	168	(61)		
7	NOBLE DRILLING CORP COM			04/07/98	31.90	223	24.06	168	(54)		
37	Security Sub-Total					1,224		890	(331)		
40	NIPSCO INDUSTRIES INC	NI		10/17/97	21.59	863	28.00	1,120	257	38	3.42
43	PACIFIC GULF PPTYS INC	PAG		10/17/97	22.66	974	21.62	929	(44)	72	7.76
25	PACIFIC ENTERPRISES	PET		10/17/97	33.92	848	39.75	993	145	40	4.02
4	PROMUS HOTEL CORP NEW	PRH		05/11/98	42.45	169	38.75	155	(14)		
9	PROMUS HOTEL CORP NEW			05/12/98	42.03	378	38.75	348	(29)		
3	PROMUS HOTEL CORP NEW			05/13/98	43.21	129	38.75	116	(12)		
16	Security Sub-Total					677		620	(55)		

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CODE # 6060 (REV 4/98)

Statement Period 05/30/98 TO 06/30/98

Account No [redacted]91

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
2	PEOPLE HERITAGE FINL GRP	PHBK		02/24/98	22.75	45	23.62	47	2		1.86
2	PEOPLE HERITAGE FINL GRP			02/25/98	23.07	46	23.62	47	1		1.86
6	PEOPLE HERITAGE FINL GRP			02/26/98	23.23	139	23.62	141	2	2	1.86
4	PEOPLE HERITAGE FINL GRP			02/27/98	23.27	93	23.62	94	1	1	1.86
14	PEOPLE HERITAGE FINL GRP			03/02/98	23.31	326	23.62	330	4	6	1.86
4	PEOPLE HERITAGE FINL GRP			03/04/98	23.18	92	23.62	94	2	1	1.86
4	PEOPLE HERITAGE FINL GRP			03/05/98	23.25	93	23.62	94	1	1	1.86
36	Security Sub-Total					836		850	13	15	1.86
34	PINNACLE WEST CAP CORP	PNW		10/17/97	34.00	1,156	45.00	1,530	374	40	2.66
32	PITTSTON BRINK'S GRP $1	PZB		10/17/97	36.88	1,180	36.87	1,180		3	.27
10	PROTECTIVE LIFE CORP COM	PL		01/20/98	31.15	311	36.68	366	55	4	1.19
12	PROTECTIVE LIFE CORP COM			01/21/98	31.41	376	36.68	440	64	5	1.19
6	PROTECTIVE LIFE CORP COM			01/22/98	31.30	187	36.68	220	33	2	1.19
28	Security Sub-Total					876		1,027	152	12	1.19
41	QWEST COMM INTL INC	QWST		N/A	N/A	N/A	34.87	1,429	N/A		
25	REGIS CORP MINN	RGIS		10/17/97	24.62	615	29.56	739	124	3	.40
33	REYNOLDS&REYNOLDS A	REY		10/17/97	18.68	616	18.18	600	(15)	11	1.97
74	RYANS FAMILY STEAK HOUSE	RYAN		10/17/97	8.75	647	10.25	758	111		
10	SUN HEALTHCARE GROUP INC	SHG		11/14/97	20.23	202	14.62	146	(55)		
11	SUN HEALTHCARE GROUP INC			11/17/97	20.95	230	14.62	160	(69)		

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
17	SUN HEALTHCARE GROUP INC			11/18/97	20.37	346	14.62	248	(97)		
7	SUN HEALTHCARE GROUP INC			11/19/97	20.70	144	14.62	102	(41)		
45	Security Sub-Total					924		658	(262)		
7	SPX CORP COM	SPW		06/16/98	65.22	456	64.37	450	(5)		
1	SPX CORP COM			06/18/98	65.69	65	64.37	64			
8	Security Sub-Total					522		514	(5)		
13	SIRROM CAPITAL CORP	SIR		03/10/98	29.24	380	26.00	338	(42)	13	3.84
13	SIRROM CAPITAL CORP			03/11/98	30.29	393	26.00	338	(55)	13	3.84
26	Security Sub-Total					773		676	(97)	26	3.84
18	SINCLAIR BRDCSTING CL A	SBGI		02/02/98	23.97	431	28.75	517	86		
6	SINCLAIR BRDCSTING CL A			03/12/98	27.22	163	28.75	172	9		
2	SINCLAIR BRDCSTING CL A			03/13/98	27.97	55	28.75	57	2		
6	SINCLAIR BRDCSTING CL A			03/16/98	27.97	167	28.75	172	5		
2	SINCLAIR BRDCSTING CL A			03/17/98	27.75	55	28.75	57	2		
4	SINCLAIR BRDCSTING CL A			03/18/98	28.59	114	28.75	115	1		
38	Security Sub-Total					988		1,092	105		
3	SUIZA FOODS CORP	SZA		05/11/98	58.62	175	59.68	179	4		
4	SUIZA FOODS CORP			05/12/98	58.08	232	59.68	238	6		
4	SUIZA FOODS CORP			05/13/98	58.94	235	59.68	238	3		
11	Security Sub-Total					644		656	13		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
42	SILICON V CRP PV 1CT DEL	SVGI		10/17/97	30.25	1,270	16.06	674	(595)		
20	SMITH INTL INC DEL	SII		10/17/97	79.25	1,585	34.81	696	(888)		
7	SOVERIGN BANCORP INC COM	SVRN		03/24/98	15.66	109	16.34	114	5		.48
6	SOVERIGN BANCORP INC COM			03/25/98	21.98	131	16.34	98	(32)		.48
38	SOVERIGN BANCORP INC COM			03/30/98	18.92	719	16.34	621	(97)	3	.48
51	Security Sub-Total					960		833	(124)	4	.48
58	STERLING SOFTWARE INC	SSW		10/17/97	17.81	1,033	29.56	1,714	681		
47	SUNGARD DATA SYS INC	SDS		10/17/97	24.43	1,148	38.37	1,803	655		
15	TOMMY HILFIGER CORP COM	TOM		10/17/97	45.00	675	62.50	937	262		
9	TECH DATA CORP	TECD		11/03/97	43.25	389	42.87	385	(3)		
4	TECH DATA CORP			11/04/97	45.47	181	42.87	171	(9)		
5	TECH DATA CORP			11/05/97	45.26	226	42.87	214	(11)		
3	TECH DATA CORP			11/06/97	45.25	135	42.87	128	(6)		
21	Security Sub-Total					933		900	(29)		
38	TEL- SAVE HLDG INC	TALK		10/17/97	23.46	891	14.75	560	(330)		
5	TCF FINANCIAL CORP COM	TCB		02/23/98	33.47	167	29.50	147	(19)	3	2.20
12	TCF FINANCIAL CORP COM			02/24/98	33.54	402	29.50	354	(48)	7	2.20
10	TCF FINANCIAL CORP COM			02/25/98	33.68	336	29.50	295	(41)	6	2.20
27	Security Sub-Total					906		796	(108)	17	2.20

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
30	UNIVERSAL HEALTH SVCS B	UHS		10/17/97	40.75	1,222	58.37	1,751	529		
6	UTILICORP UTD INC DEL	UCU		12/16/97	36.07	216	37.68	226	10	10	4.77
5	UTILICORP UTD INC DEL			12/17/97	36.28	181	37.68	188	7	9	4.77
8	UTILICORP UTD INC DEL			12/18/97	37.30	298	37.68	301	3	14	4.77
3	UTILICORP UTD INC DEL			06/08/98	36.50	109	37.68	113	4	5	4.77
4	UTILICORP UTD INC DEL			06/09/98	36.62	146	37.68	150	4	7	4.77
26	Security Sub-Total					952		979	28	46	4.77
13	VALERO REFNG & MKTNG CO	VLO		10/17/97	31.37	407	33.25	432	25	4	.96
32	WALLACE COMPUTR SVCS INC	WCS		10/17/97	36.31	1,162	23.75	760	(402)	19	2.61
25	WARNACO GROUP INC CL A	WAC		10/17/97	30.87	771	42.43	1,060	289	9	.84
47	WATSON PHARMACEUTICALS			10/17/97	31.93	1,501	46.68	2,194	693		
5	WISCONSIN CENT TRANSN	WCLX		02/24/98	27.35	136	21.87	109	(26)		
4	WISCONSIN CENT TRANSN			02/25/98	27.60	110	21.87	87	(22)		
9	WISCONSIN CENT TRANSN			02/26/98	27.59	248	21.87	196	(51)		
4	WISCONSIN CENT TRANSN			02/27/98	27.32	109	21.87	87	(21)		
1	WISCONSIN CENT TRANSN			03/02/98	27.44	27	21.87	21	(5)		
3	WISCONSIN CENT TRANSN			03/03/98	28.18	84	21.87	65	(18)		
9	WISCONSIN CENT TRANSN			03/04/98	28.43	255	21.87	196	(58)		
35	Security Sub-Total					972		765	(201)		
36	ZALE CORP NEW	ZLC		10/17/97	25.14	905	31.81	1,145	240		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
18	ZEBRA TECHNOLOGIES CRP A	ZBRA		10/17/97	33.25	598	42.75	769	171		
	Total Equities					89,038		90,180	(190)	999	1.11
	Total of Long Portfolio					94,555*		95,696	(190)*	1,280	1.34

* - Excludes N/A Items

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/01	Purchase	4	KEANE INC EXECUTED 100PC ASE AV PX IS SHOWN PER YR AG HL ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.721700 TRADE DATE 05/27/98 CUS NO 48666510 SEC NO 41833 PRINCIPAL 182.891	45.721	182.89	
06/03	Stock Dividend	19	SINCLAIR BRDCSTING CL A HOLDING 19.0000			
06/04	Stock Dividend	17	LINCARE HLDGS INC HOLDING 17.0000			
06/08	Exchange	-36	LCI INTL INC			

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/08	Exchange	41	QWEST COMM INTL INC			
06/11	• Sale	-5	BENTON OIL & GAS CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 8.649900 TRADE DATE 06/11/98 CUS NO 08328810 SEC NO 08942 PRINCIPAL 43.254 SEC FEE 0.010	29.881		43.24
06/11	• Sale	-5	ELECTROGLAS INC WE MAKE A MKT IN ISSUE PRICE 13.312500 TRADE DATE 06/11/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 66.566 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.937		66.55
06/11	• Sale	-21	KOMAG INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 7.125000 TRADE DATE 06/08/98 CUS NO 50045310 SEC NO 42835 PRINCIPAL 149.631 SEC FEE 0.010	7.125		149.62

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/11	Purchase	3	UTILICORP UTD INC DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 36.500000 TRADE DATE 06/08/98 CUS NO 91800510 SEC NO 78781 PRINCIPAL 109.501	36.500	109.50	
06/12	• Sale	-12	BENTON OIL & GAS CO AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 8.018400 TRADE DATE 06/12/98 CUS NO 08328810 SEC NO 08942 PRINCIPAL 96.229 SEC FEE 0.010	12.562		96.21
06/12	• Sale	-1	ELECTROCLAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 13.270800 TRADE DATE 06/09/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 13.271 SEC FEE 0.010	13.270		13.26

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/12	• Sale	-16	KOMAG INC COM WE MAKE A MKT IN ISSUE TRADE DATE 06/09/98 CUS NO 50045310 SEC NO 42835 PRINCIPAL 112.001 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	7.000		111.99
06/12	Purchase	4	UTILICORP UTD INC DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 36.625000 TRADE DATE 06/09/98 CUS NO 91800510 SEC NO 78781 PRINCIPAL 146.501	36.625	146.50	
06/15	• Sale	-12	BENTON OIL & GAS CO AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 7.500000 TRADE DATE 06/10/98 CUS NO 08328810 SEC NO 08942 PRINCIPAL 90.009 SEC FEE 0.010	7.500		89.99

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/15	Purchase	6	CELLSTAR CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.906300 TRADE DATE 06/10/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 179.441	29.906	179.44	
06/15	• Sale	-9	ELECTROGLAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 13.262500 TRADE DATE 06/10/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 119.361 SEC FEE 0.010	13.262		119.35
06/16	• Sale	-12	BENTON OIL & GAS CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 7.587600 TRADE DATE 06/16/98 CUS NO 08328810 SEC NO 08942 PRINCIPAL 91.059 SEC FEE 0.010	65.223		91.04

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/16	Purchase	6	CELLSTAR CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.881300 TRADE DATE 06/11/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 179.291	29.881	179.29	
06/16	• Sale	-1	ELECTROGLAS INC WE MAKE A MKT IN ISSUE PRICE 12.937500 TRADE DATE 06/11/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 12.941 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.937		12.93
06/17	• Sale	-2	BENTON OIL & GAS CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 8.125000 TRADE DATE 06/12/98 CUS NO 08328810 SEC NO 08942 PRINCIPAL 16.251 SEC FEE 0.010	8.125		16.24

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/17	Purchase	1	CELLSTAR CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.750000 TRADE DATE 06/12/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 27.752	27.750	27.75	
06/17	• Sale	-6	ELECTROGLAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 12.562500 TRADE DATE 06/12/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 75.387 SEC FEE 0.010	12.562		75.37
06/18	Purchase	6	CELLSTAR CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.448800 TRADE DATE 06/18/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 164.691	12.406	164.69	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/18	• Sale	-13	ELECTROGLAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 12.348400 TRADE DATE 06/18/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 160.531 SEC FEE 0.010	65.687		160.52
06/19	Purchase	3	CELLSTAR CORP WE MAKE A MKT IN ISSUE PRICE 28.250000 TRADE DATE 06/16/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 84.758 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	28.250	84.75	
06/19	• Sale	-9	ELECTROGLAS INC WE MAKE A MKT IN ISSUE PRICE 12.312500 TRADE DATE 06/16/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 110.811 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.312		110.80

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/19	Purchase	7	SPX CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 65.223600 TRADE DATE 06/16/98 CUS NO 78463510 SEC NO 66422 PRINCIPAL 456.574	65.223	456.57	
06/22	• Sale	-9	ELECTROGLAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 12.525000 TRADE DATE 06/17/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 112.731 SEC FEE 0.010	12.525		112.72
06/23	• Sale	-1	ELECTROGLAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 12.406300 TRADE DATE 06/18/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 12.411 SEC FEE 0.010	12.406		12.40

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/23	Purchase	1	SPX CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 65.687500 TRADE DATE 06/18/98 CUS NO 78463510 SEC NO 66422 PRINCIPAL 65.696	65.687	65.69	
06/24	* Sale	-1	ELECTROGLAS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 12.329000 TRADE DATE 06/19/98 CUS NO 28532410 SEC NO 25196 PRINCIPAL 12.331 SEC FEE 0.010	12.329		12.32
06/29	Stock Dividend	22	CELLSTAR CORP HOLDING 22.0000			
06/29	Stock Dividend	17	FIRST HEALTH GROUP CORP HOLDING 17.0000			
			Net Total		302.52	
			Dividends and Interest			
06/01	* Dividend		AGCO CORP COM HOLDING 34.0000			.34

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
06/01	*	Dividend		DALLAS SEMICONDUCTOR CRP HOLDING 25.0000			1.00
06/01	*	Dividend		PINNACLE WEST CAP CORP HOLDING 34.0000			10.20
06/01	*	Dividend		PITTSTON BRINK'S GRP $1 HOLDING 32.0000			.80
06/01	*	Dividend		PROTECTIVE LIFE CORP COM HOLDING 28.0000			3.08
06/02	*	Dividend		CMAC INVESTMENT CORP COM HOLDING 28.0000			.84
06/02	*	Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000			1.90
06/03	*	Dividend		TCF FINANCIAL CORP COM HOLDING 27.0000			4.39
06/03	*	Dividend		TCF FINANCIAL CORP COM HOLDING 27.0000 CXL DIV 05-29-98		4.46	
06/08	*	Dividend		REGIS CORP MINN HOLDING 25.0000			.75
06/09	*	Dividend		VALERO REFNG & MKTNG CO HOLDING 13.0000			1.04
06/11	*	Dividend		REYNOLDS&REYNOLDS A HOLDING 33.0000			2.97
06/12	*	Dividend		CABOT CORP HOLDING 33.0000			3.63
06/12	*	Dividend		UTILICORP UTD INC DEL HOLDING 19.0000			8.55
06/15	*	Dividend		MONEY STORE INC HOLDING 23.0000			.92
06/15	*	Dividend		PACIFIC ENTERPRISES HOLDING 25.0000			10.00
06/16	*	Dividend		SIRROM CAPITAL CORP HOLDING 26.0000			6.50

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PRIORITY CLIENT SERVICES

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
06/22	*	Dividend		WALLACE COMPUTR SVCS INC HOLDING 32.0000			4.96
06/30	*	Dividend		DEVON ENERGY CP OKLA COM HOLDING 13.0000			.65
06/30	*	Dividend		IMCO RECYCLING INC HOLDING 55.0000			2.75
06/30		Share Dividend	24	CMA MONEY FUND			
06/30		Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29			.71
		Income Total		CMA MONEY FUND SHARE DIVIDEND			24.00
				Net Total			85.52
				Other Activity			
06/02		Fgn Div Tax		EQUITELECOM LTD COM NON-RECLAIMABLE TAX		.30	
06/08	*	Cash In Lieu		QWEST COMM INTL INC			30.49
				Net Total			30.19

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VIRGINIA WARD TURNER

PRIORITY CLIENT SERVICES

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	1,294.55	18,773.36

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/29	Opening Balance					97.59CR	5,606
06/01	* Dividend		AGCO CORP COM HOLDING 34.0000		.34CR		
06/01	* Dividend		DALLAS SEMICONDUCTOR CRP HOLDING 25.0000		1.00CR		
06/01	Purchase	4	KEANE INC	45.721	182.89		
06/01	* Dividend		PINNACLE WEST CAP CORP HOLDING 34.0000		10.20CR		
06/01	* Dividend		PITTSTON BRINK'S GRP $1 HOLDING 32.0000		.80CR		
06/01	* Dividend		PROTECTIVE LIFE CORP COM HOLDING 28.0000		3.08CR		
06/01	Sale	-86	CMA MONEY FUND		86.00CR	16.12CR	5,520

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/02	* Dividend		CMAC INVESTMENT CORP COM HOLDING 28.0000		.84CR		
06/02	* Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000		1.90CR		
06/02	Fgn Div Tax		ECI TELECOM LTD COM NON-RECLAIMABLE TAX		.30		
06/02	Purchase	16	CMA MONEY FUND		16.00	2.56CR	5,536
06/03	Stock Dividend	19	SINCLAIR BRDCSTING CL A HOLDING 19.0000				
06/03	* Dividend		TCF FINANCIAL CORP COM HOLDING 27.0000		4.39CR		
06/03	* Dividend		TCF FINANCIAL CORP COM HOLDING 27.0000 CXL DIV 05-29-98		4.46	2.49CR	5,536
06/04	Stock Dividend	17	LINCARE HLDGS INC HOLDING 17.0000			2.49CR	5,536
06/08	Exchange	-36	LCI INTL INC				
06/08	* Cash In Lieu		QWEST COMM INTL INC		30.49CR		
06/08	Exchange	41	QWEST COMM INTL INC				
06/08	* Dividend		REGIS CORP MINN HOLDING 25.0000		.75CR		
06/08	Purchase	2	CMA MONEY FUND		2.00	31.73CR	5,538
06/09	* Dividend		VALERO REFNG & MKTNG CO HOLDING 13.0000		1.04CR	32.77CR	5,538

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/11	* Sale	-5	BENTON OIL & GAS CO	29.881	43.24CR		
06/11	* Sale	-5	ELECTROGLAS INC	12.937	66.55CR		
06/11	* Sale	-21	KOMAG INC COM	7.125	149.62CR		
06/11	* Dividend		REYNOLDS&REYNOLDS A HOLDING 33.0000		2.97CR		
06/11	Purchase	3	UTILICORP UTD INC DEL	36.500	109.50	185.65CR	5,538
06/12	* Sale	-12	BENTON OIL & GAS CO	12.562	96.21CR		
06/12	* Dividend		CABOT CORP HOLDING 33.0000		3.63CR		
06/12	* Sale	-1	ELECTROGLAS INC	13.270	13.26CR		
06/12	* Sale	-16	KOMAG INC COM	7.000	111.99CR		
06/12	* Dividend		UTILICORP UTD INC DEL HOLDING 19.0000		8.55CR		
06/12	Purchase	4	UTILICORP UTD INC DEL	36.625	146.50	272.79CR	5,538
06/15	* Sale	-12	BENTON OIL & GAS CO	7.500	89.99CR		
06/15	Purchase	6	CELLSTAR CORP	29.906	179.44		
06/15	* Sale	-9	ELECTROGLAS INC	13.262	119.35CR		
06/15	* Dividend		MONEY STORE INC HOLDING 23.0000		.92CR		
06/15	* Dividend		PACIFIC ENTERPRISES HOLDING 25.0000		10.00CR		
06/15	Purchase	272	CMA MONEY FUND		272.00	41.61CR	5,810
06/16	* Sale	-12	BENTON OIL & GAS CO	65.223	91.04CR		
06/16	Purchase	6	CELLSTAR CORP	29.881	179.29		
06/16	* Sale	-1	ELECTROGLAS INC	12.937	12.93CR		
06/16	* Dividend		SIRROM CAPITAL CORP HOLDING 26.0000		6.50CR		
06/16	Sale	-34	CMA MONEY FUND		34.00CR	6.79CR	5,776

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/17	* Sale	-2	BENTON OIL & GAS CO	8.125	16.24CR		
06/17	Purchase	1	CELLSTAR CORP	27.750	27.75		
06/17	* Sale	-6	ELECTROGLAS INC	12.562	75.37CR		
06/17	Purchase	6	CMA MONEY FUND		6.00	64.65CR	5,782
06/18	Purchase	6	CELLSTAR CORP	12.406	164.69		
06/18	* Sale	-13	ELECTROGLAS INC	65.687	160.52CR	60.48CR	5,782
06/19	Purchase	3	CELLSTAR CORP	28.250	84.75		
06/19	* Sale	-9	ELECTROGLAS INC	12.312	110.80CR		
06/19	Purchase	7	SPX CORP COM	65.223	456.57		
06/19	Sale	-371	CMA MONEY FUND		371.00CR	.96CR	5,411
06/22	* Sale	-9	ELECTROGLAS INC	12.525	112.72CR		
06/22	* Dividend		WALLACE COMPUTR SVCS INC HOLDING 32.0000		4.96CR	118.64CR	5,411
06/23	* Sale	-1	ELECTROGLAS INC	12.406	12.40CR		
06/23	Purchase	1	SPX CORP COM	65.687	65.69	65.35CR	5,411
06/24	* Sale	-1	ELECTROGLAS INC	12.329	12.32CR	77.67CR	5,411
06/29	Stock Dividend	22	CELLSTAR CORP HOLDING 22.0000				
06/29	Stock Dividend	17	FIRST HEALTH GROUP CORP HOLDING 17.0000				
06/29	Purchase	77	CMA MONEY FUND		77.00	.67CR	5,488
06/30	* Dividend		DEVON ENERGY CP OKLA COM HOLDING 13.0000		.65CR		
06/30	* Dividend		IMCO RECYCLING INC HOLDING 55.0000		2.75CR		
06/30	Share Dividend	24	CMA MONEY FUND				
06/30	Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29		.71CR		
06/30	Closing Balance				4.78CR	4.78CR	5,512

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CODE = 6060 [illegible]

Statement Period 05/30/98 TO 06/30/98

Account No [redacted]

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PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 07/31/1998 $88,295.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	06/30/98 Value	%	07/31/98 Value	%
Cash/Money Funds	5,516	6	4,948	6
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	90,180	94	83,347	94
Mutual Funds				
Options				
Other				
Long Market Value	95,696		88,295	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	95,696		88,295	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	21.00	167.39
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	78.97	571.00
Income Not Reported		
Total	99.97	738.39

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Your Investment Manager:

LAUREL CAPITAL ADV EQ VII

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Bulletin

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Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	5,516.78	
Net Credits & Debits	568.10DR	1,344.52DR
Closing Balance Cash & Money Funds	4,948.68	

Credits	This Statement	Year-to-Date
Sales	6,131.53	24,901.25
Income	99.97	738.39
Funds Received		
Other	43.84	78.35
Total Credits	6,275.34	25,717.99

Debits	This Statement	Year-to-Date
Purchases	6,239.96	25,118.64
Withdrawals		
Other	603.48	1,943.87
Total Debits	6,843.44	27,062.51

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	151.01	(2,469.09)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
2	AMERISOURCE HLTH CORP A	10/17/97	07/10/98	131.99	117.69	14.30	ST
11	AMERISOURCE HLTH CORP A	10/17/97	07/24/98	749.04	647.29	101.75	ST
13	FIRST UNION CORP	10/17/97	07/10/98	811.01	635.38	175.63	ST
9	B F GOODRICH	10/17/97	06/26/98	435.10	388.92	46.18	ST
12	B F GOODRICH	10/17/97	06/29/98	584.56	518.58	65.98	ST
14	ILLINOVA CORP	10/17/97	07/10/98	362.11	294.87	67.24	ST
16	ILLINOVA CORP	10/17/97	07/13/98	410.66	337.01	73.65	ST
1	MONDAVI ROBERT CORP A	10/17/97	06/29/98	28.37	54.90	(26.53)	ST
2	MONDAVI ROBERT CORP A	10/17/97	07/02/98	55.87	109.81	(53.94)	ST
1	MONDAVI ROBERT CORP A	10/17/97	07/07/98	26.49	54.90	(28.41)	ST
5	MONDAVI ROBERT CORP A	10/17/97	07/08/98	130.34	274.53	(144.19)	ST
1	MONDAVI ROBERT CORP A	10/17/97	07/09/98	25.74	54.90	(29.16)	ST
4	MONDAVI ROBERT CORP A	10/17/97	07/10/98	101.20	219.63	(118.43)	ST
5	MONDAVI ROBERT CORP A	10/17/97	07/13/98	125.13	274.55	(149.42)	ST
6	MID OCEAN LTD ORD	10/17/97	07/24/98	496.76	372.47	124.29	ST
1	MID OCEAN LTD ORD	10/17/97	07/27/98	78.96	62.07	16.89	ST
5	SUN HEALTHCARE GROUP INC	11/14/97	06/26/98	74.99	101.19	(26.20)	ST
4	SUN HEALTHCARE GROUP INC	11/14/97	06/29/98	59.57	80.96	(21.39)	ST
1	SUN HEALTHCARE GROUP INC	11/14/97	06/30/98	14.74	20.24	(5.50)	ST
6	SUN HEALTHCARE GROUP INC	11/17/97	06/30/98	88.50	125.72	(37.22)	ST
3	SUN HEALTHCARE GROUP INC	11/17/97	07/01/98	44.43	62.86	(18.43)	ST
2	SUN HEALTHCARE GROUP INC	11/17/97	07/02/98	29.50	41.92	(12.42)	ST
13	SUN HEALTHCARE GROUP INC	11/18/97	07/02/98	191.77	264.93	(73.16)	ST
4	SUN HEALTHCARE GROUP INC	11/18/97	07/06/98	60.23	81.52	(21.29)	ST
1	SUN HEALTHCARE GROUP INC	11/19/97	07/06/98	15.06	20.70	(5.64)	ST
6	SUN HEALTHCARE GROUP INC	11/19/97	07/07/98	89.68	124.24	(34.56)	ST
9	WATSON PHARMACEUTICALS	10/17/97	07/10/98	433.03	287.43	145.60	ST
9	WATSON PHARMACEUTICALS	10/17/97	07/24/98	393.00	287.44	105.56	ST
2	WATSON PHARMACEUTICALS	10/17/97	07/27/98	83.70	63.87	19.83	ST

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PRIORITY CLIENT: CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
4,948	CMA MONEY FUND		1.00	4,948	1.00	4,948			252	5.10

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
29	AMRESCO INC	AMMB		10/17/97	34.62	1,004	28.56	828	(175)		
16	AMERISOURCE HLTH CORP A	AAS		10/17/97	58.84	941	76.12	1,218	277		
51	AMERICA WEST HLDG CL B	AWA		10/17/97	14.68	749	24.37	1,243	494		
8	AVIS RENT A CAR INC COM	AVI		03/24/98	31.87	255	25.81	206	(48)		
18	AVIS RENT A CAR INC COM			03/25/98	32.66	587	25.81	464	(122)		
3	AVIS RENT A CAR INC COM			03/26/98	32.00	96	25.81	77	(18)		
4	AVIS RENT A CAR INC COM			04/21/98	31.56	126	25.81	103	(22)		
7	AVIS RENT A CAR INC COM			04/22/98	31.47	220	25.81	180	(39)		
40	Security Sub-Total					1,285		1,032	(249)		
34	ALTRON INC	ALRN		10/17/97	15.87	539	12.12	412	(126)		
3	ALTRON INC			11/03/97	15.93	47	12.12	36	(10)		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
				Equities							
2	ALTRON INC			11/04/97	15.37	30	12.12	24	(5)		
18	ALTRON INC			11/05/97	15.87	285	12.12	218	(66)		
3	ALTRON INC			11/06/97	15.89	47	12.12	36	(10)		
60	Security Sub-Total					951		727	(217)		
34	ACCO CORP COM	AC		10/17/97	31.75	1,079	12.75	433	(645)	1	.31
42	ACX TECHNOLOGIES INC	ACX		10/17/97	26.51	1,113	18.81	790	(322)		
23	APPLE COMPUTER INC	AAPL		07/10/98	32.20	740	34.62	796	56		
32	ATMEL CORP COM	ATML		10/17/97	30.12	964	10.37	332	(632)		
14	BORG WARNER AUTOMOTIVE	BWA		10/17/97	58.00	812	47.06	658	(153)	8	1.27
30	BARRET RES CORP PV $0.01	BRR		10/17/97	37.06	1,111	32.62	978	(132)		
6	CABOT CORP	CBT		04/06/98	38.12	228	27.18	163	(64)	2	1.61
10	CABOT CORP			04/07/98	37.31	373	27.18	271	(101)	4	1.61
7	CABOT CORP			04/08/98	36.95	258	27.18	190	(67)	3	1.61
3	CABOT CORP			04/09/98	36.96	110	27.18	81	(28)	1	1.61
3	CABOT CORP			04/13/98	37.08	111	27.18	81	(29)	1	1.61
4	CABOT CORP			04/14/98	36.87	147	27.18	108	(38)	1	1.61
33	Security Sub-Total					1,230		897	(327)	14	1.61
45	CABLE DESIGN TECH CP	CDT		10/17/97	25.83	1,162	21.00	945	(217)		
12	CELLSTAR CORP	CLST		06/10/98	14.95	179	14.00	168	(11)		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
12	CELLSTAR CORP			06/11/98	14.94	179	14.00	168	(11)		
2	CELLSTAR CORP			06/12/98	13.87	27	14.00	28	1		
12	CELLSTAR CORP			06/15/98	13.72	164	14.00	168	4		
6	CELLSTAR CORP			06/16/98	14.12	84	14.00	84			
5	CELLSTAR CORP			07/27/98	15.55	77	14.00	70	(7)		
49	Security Sub-Total					713		686	(24)		
37	CYTEC INDUSTRIES INC	CYT		10/17/97	46.62	1,725	32.18	1,190	(534)		
39	CALENERGY INC	CE		10/17/97	39.00	1,521	27.25	1,062	(458)		
35	CENTRAL GRDEN & PET CO	CENT		10/17/97	27.40	959	23.12	809	(149)		
23	CARAUSTAR INDS INC	CSAR		10/17/97	36.06	829	27.31	628	(200)	14	2.34
28	CHAMPION ENTRPRISES INC	CHB		10/17/97	18.37	514	26.50	742	228		
16	CITY NATIONAL CORP	CYN		02/03/98	36.97	591	36.93	590		8	1.51
7	CITY NATIONAL CORP			02/04/98	36.17	253	36.93	258	5	3	1.51
6	CITY NATIONAL CORP			02/05/98	36.70	220	36.93	221	1	3	1.51
29	Security Sub-Total					1,065		1,071	6	16	1.51
29	CLAYTON HOMES DEL $0.10	CMH		10/17/97	17.68	512	17.93	520	8	2	.44
28	CMAC INVESTMENT CORP COM	CMT		10/17/97	54.68	1,531	55.18	1,545	14	3	.21
35	COMPUSA INC	CPU		10/17/97	34.93	1,222	18.93	662	(559)		

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Equities										
2	DIAL CORP NEW	DL		05/06/98	24.19	48	23.81	47			1.34
6	DIAL CORP NEW			05/07/98	24.25	145	23.81	142	(2)	1	1.34
6	DIAL CORP NEW			05/08/98	24.85	149	23.81	142	(6)	1	1.34
8	DIAL CORP NEW			05/11/98	24.72	197	23.81	190	(6)	2	1.34
22	Security Sub-Total					540		523	(14)	7	1.34
1	DALLAS SEMICONDUCTOR CRP			01/21/98	45.07	45	32.12	32	(12)		.49
11	DALLAS SEMICONDUCTOR CRP			01/22/98	45.41	499	32.12	353	(145)	1	.49
8	DALLAS SEMICONDUCTOR CRP			01/23/98	45.28	362	32.12	257	(105)	1	.49
2	DALLAS SEMICONDUCTOR CRP			04/24/98	37.19	74	32.12	64	(9)		.49
3	DALLAS SEMICONDUCTOR CRP			04/27/98	36.59	109	32.12	96	(12)		.49
25	Security Sub-Total					1,091		803	(283)	4	.49
1	DEVON ENERGY CP OKLA COM	DVN		12/02/97	36.50	36	32.25	32	(3)		.62
4	DEVON ENERGY CP OKLA COM			12/03/97	37.70	150	32.25	129	(21)		.62
3	DEVON ENERGY CP OKLA COM			12/04/97	37.18	111	32.25	96	(14)		.62
5	DEVON ENERGY CP OKLA COM			12/05/97	37.11	185	32.25	161	(23)	1	.62
13	Security Sub-Total					484		419	(61)	2	.62
23	ELECTRONICS FOR IMAGING	EFII		10/17/97	52.37	1,204	15.87	365	(838)		
26	ETHAN ALLEN INTERIORS	ETH		10/17/97	36.37	945	41.31	1,074	129	4	.38
9	ESC MEDICAL ORD	ESCMF		06/26/98	32.56	293	25.93	233	(59)		
6	ESC MEDICAL ORD			06/29/98	32.56	195	25.93	155	(39)		
3	ESC MEDICAL ORD			07/01/98	34.23	102	25.93	77	(24)		
3	ESC MEDICAL ORD			07/07/98	34.73	104	25.93	77	(26)		

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
3	ESC MEDICAL ORD			07/08/98	34.07	102	25.93	77	(24)		
24	Security Sub-Total					797		622	(172)		
38	ECI TELECOM LTD COM	ECILF		10/17/97	30.62	1,163	34.12	1,296	133	7	.58
41	EDWARDS A G INC	AGE		10/17/97	34.80	1,427	39.06	1,601	174	22	1.43
35	FRANCHISE FIN CP AMERICA	FFA		10/17/97	26.06	912	24.87	870	(41)	65	7.55
21	FOOTSTAR INC	FTS		12/15/97	29.79	625	37.06	778	153		
34	FIRST HEALTH GROUP CORP	FHCC		10/17/97	30.87	1,049	24.62	837	(211)		
2	FINGERHUT COS INC	FHT		03/10/98	26.51	53	33.43	66	13		.47
13	FINGERHUT COS INC			03/11/98	27.19	353	33.43	434	81	2	.47
18	FINGERHUT COS INC			03/12/98	27.54	495	33.43	601	106	2	.47
33	Security Sub-Total					902		1,103	200	5	.47
52	1ST TENN NATL CORP	FTEN		10/17/97	28.40	1,477	31.37	1,631	154	34	2.10
37	GENL NUTRITION COS INC	GNCI		10/17/97	28.93	1,070	28.62	1,059	(10)		
6	GULFSTREAM AEROSPACE NEW	GAC		06/29/98	44.40	266	45.75	274	8		
6	GULFSTREAM AEROSPACE NEW			07/01/98	45.74	274	45.75	274			
3	GULFSTREAM AEROSPACE NEW			07/02/98	45.12	135	45.75	137	2		
4	GULFSTREAM AEROSPACE NEW			07/06/98	45.03	180	45.75	183	3		
19	Security Sub-Total					856		869	13		

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
28	HUMMINGBIRD COMMUNICATNS	HUMCF		10/17/97	40.87	1,144	22.43	628	(515)		
14	HADCO CORP	HDCO		10/17/97	54.87	768	27.00	378	(390)		
10	HADCO CORP			04/27/98	38.28	382	27.00	270	(112)		
24	Security Sub-Total					1,151		648	(502)		
5	HIGHWOODS PPTYS INC	HIW		10/22/97	34.59	172	30.93	154	(17)	10	6.98
2	HIGHWOODS PPTYS INC			10/23/97	34.14	68	30.93	61	(6)	4	6.98
15	HIGHWOODS PPTYS INC			10/24/97	34.70	520	30.93	464	(55)	32	6.98
13	HIGHWOODS PPTYS INC			10/27/97	34.75	451	30.93	402	(48)	28	6.98
35	Security Sub-Total					1,213		1,082	(126)	75	6.98
13	HEFTEL BROADCASTING CL A	HBCCA		03/10/98	49.08	638	40.75	529	(108)		
9	HEFTEL BROADCASTING CL A			03/11/98	49.04	441	40.75	366	(74)		
22	Security Sub-Total					1,079		896	(182)		
17	HARMAN INTL INDS INC NEW	HAR		10/17/97	53.50	909	39.43	670	(238)	3	.50
33	HEALTH CARE PPTY INVS	HCP		10/17/97	39.06	1,289	34.75	1,146	(142)	87	7.59
91	HIBERNIA CORP CL A	HIB		10/17/97	18.02	1,640	18.87	1,717	77	32	1.90
55	IMCO RECYCLING INC	IMR		10/17/97	20.51	1,128	16.06	883	(244)	11	1.24
7	KEANE INC	KEA		05/21/98	45.83	320	53.87	377	57		
3	KEANE INC			05/22/98	46.69	140	53.87	161	21		
4	KEANE INC			05/27/98	45.72	182	53.87	215	33		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
7	KEANE INC			07/24/98	53.11	371	53.87	377	6		
21	Security Sub-Total					1,015		1,131	117		
25	KENNAMETAL INC	KMT		10/17/97	49.56	1,239	32.31	807	(431)	17	2.10
34	LINCARE HLDGS INC	LNCR		10/17/97	26.43	898	39.75	1,351	453		
13	MID OCEAN LTD ORD	MOC		10/17/97	62.08	807	79.00	1,027	220	42	4.17
30	MACK CALI REALTY CORP	CLI		10/17/97	39.56	1,186	31.06	931	(254)	60	6.43
16	MICHAELS STORES INC	MIKE		04/22/98	32.38	518	32.75	524	6		
5	MICHAELS STORES INC			04/24/98	32.84	164	32.75	163			
8	MICHAELS STORES INC			04/27/98	32.23	257	32.75	262	5		
29	Security Sub-Total					940		949	11		
44	MUTUAL RISK MGMT LTD COM	MM		10/17/97	28.68	1,262	38.12	1,677	415	8	.52
23	NOBLE DRILLING CORP COM	NE		10/17/97	33.50	770	18.87	434	(335)		
7	NOBLE DRILLING CORP COM			04/06/98	32.93	230	18.87	132	(97)		
7	NOBLE DRILLING CORP COM			04/07/98	31.90	223	18.87	132	(90)		
37	Security Sub-Total					1,224		698	(522)		
40	NIPSCO INDUSTRIES INC	NI		10/17/97	21.59	863	26.62	1,065	202	38	3.60
43	PACIFIC GULF PPTYS INC	PAG		10/17/97	22.66	974	20.81	894	(79)	72	8.07

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
116	PHARMERICA INC	DOSE		07/24/98	5.86	679	6.53	757	78		
4	PROMUS HOTEL CORP NEW	PRH		05/11/98	42.45	169	37.62	150	(18)		
9	PROMUS HOTEL CORP NEW			05/12/98	42.03	378	37.62	338	(39)		
3	PROMUS HOTEL CORP NEW			05/13/98	43.21	129	37.62	112	(16)		
16	Security Sub-Total					677		601	(73)		
2	PEOPLE HERITAGE FINL GRP	PHBK		02/24/98	22.75	45	22.62	45			1.94
2	PEOPLE HERITAGE FINL GRP			02/25/98	23.07	46	22.62	45			1.94
6	PEOPLE HERITAGE FINL GRP			02/26/98	23.23	139	22.62	135	(3)	2	1.94
4	PEOPLE HERITAGE FINL GRP			02/27/98	23.27	93	22.62	90	(2)	1	1.94
14	PEOPLE HERITAGE FINL GRP			03/02/98	23.31	326	22.62	316	(9)	6	1.94
4	PEOPLE HERITAGE FINL GRP			03/04/98	23.18	92	22.62	90	(1)	1	1.94
4	PEOPLE HERITAGE FINL GRP			03/05/98	23.25	93	22.62	90	(2)	1	1.94
36	Security Sub-Total					836		814	(17)	15	1.94
34	PINNACLE WEST CAP CORP	PNW		10/17/97	34.00	1,156	42.75	1,453	297	40	2.80
32	PITTSTON BRINK'S GRP $1	PZB		10/17/97	36.88	1,180	35.68	1,141	(38)	3	.28
10	PROTECTIVE LIFE CORP COM	PL		01/20/98	31.15	311	38.68	386	75	4	1.13
12	PROTECTIVE LIFE CORP COM			01/21/98	31.41	376	38.68	464	88	5	1.13
6	PROTECTIVE LIFE CORP COM			01/22/98	31.30	187	38.68	232	45	2	1.13
28	Security Sub-Total					876		1,083	208	12	1.13
41	QWEST COMM INTL INC	QWST		10/17/97	22.88	938	40.37	1,655	717		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	REGIS CORP MINN	RGIS		10/17/97	24.62	615	28.87	721	106	3	.41
33	REYNOLDS&REYNOLDS A	REY		10/17/97	18.68	616	16.81	554	(61)	11	2.14
74	RYANS FAMILY STEAK HOUSE	RYAN		10/17/97	8.75	647	10.87	804	157		
15	SAFESKIN CORP	SFSK		06/26/98	40.10	601	37.56	563	(37)		
7	SPX CORP COM	SPW		06/16/98	65.22	456	56.81	397	(58)		
1	SPX CORP COM			06/18/98	65.69	65	56.81	56	(8)		
8	Security Sub-Total					522		454	(66)		
13	SIRROM CAPITAL CORP	SIR		03/10/98	29.24	380	15.56	202	(177)	14	6.94
13	SIRROM CAPITAL CORP			03/11/98	30.29	393	15.56	202	(190)	14	6.94
26	Security Sub-Total					773		404	(367)	28	6.94
18	SINCLAIR BRDCSTING CL A	SBGI		02/02/98	23.97	431	26.18	471	40		
6	SINCLAIR BRDCSTING CL A			03/12/98	27.22	163	26.18	157	(5)		
2	SINCLAIR BRDCSTING CL A			03/13/98	27.97	55	26.18	52	(2)		
6	SINCLAIR BRDCSTING CL A			03/16/98	27.97	167	26.18	157	(9)		
2	SINCLAIR BRDCSTING CL A			03/17/98	27.75	55	26.18	52	(2)		
4	SINCLAIR BRDCSTING CL A			03/18/98	28.59	114	26.18	104	(9)		
38	Security Sub-Total					988		995	13		
3	SUIZA FOODS CORP	SZA		05/11/98	58.62	175	51.25	153	(21)		
4	SUIZA FOODS CORP			05/12/98	58.08	232	51.25	205	(27)		
4	SUIZA FOODS CORP			05/13/98	58.94	235	51.25	205	(30)		

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
5	SUIZA FOODS CORP			07/27/98	56.28	281	51.25	256	(24)		
16	Security Sub-Total					925		820	(102)		
37	SEMPRA ENERGY	SRE		10/17/97	22.92	848	25.18	931	83		
42	SILICON V CRP PV 1CT DEL	SVGI		10/17/97	30.25	1,270	13.93	585	(684)		
20	SMITH INTL INC DEL	SII		10/17/97	79.25	1,585	26.12	522	(1,062)		
9	SOUTHDOWN INC	SDW		07/10/98	72.00	648	62.56	563	(84)	3	.63
7	SOVERIGN BANCORP INC COM	SVRN		03/24/98	15.66	109	16.03	112	3		.49
6	SOVERIGN BANCORP INC COM			03/25/98	21.98	131	16.03	96	(34)		.49
38	SOVERIGN BANCORP INC COM			03/30/98	18.92	719	16.03	609	(109)	3	.49
51	Security Sub-Total					960		817	(140)	4	.49
58	STERLING SOFTWARE INC	SSW		10/17/97	17.81	1,033	26.06	1,511	478		
47	SUNGARD DATA SYS INC	SDS		10/17/97	24.43	1,148	35.62	1,674	526		
15	TOMMY HILFIGER CORP COM	TOM		10/17/97	45.00	675	56.06	840	165		
9	TECH DATA CORP	TECD		11/03/97	43.25	389	42.00	378	(11)		
4	TECH DATA CORP			11/04/97	45.47	181	42.00	168	(13)		
5	TECH DATA CORP			11/05/97	45.26	226	42.00	210	(16)		
3	TECH DATA CORP			11/06/97	45.25	135	42.00	126	(9)		
21	Security Sub-Total					933		882	(49)		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
6	TRUE NTH CMNCTS$0.33 1/3	TNO		07/10/98	31.06	186	28.87	173	(12)	3	2.07
3	TRUE NTH CMNCTS$0.33 1/3			07/13/98	30.95	92	28.87	86	(5)	1	2.07
1	TRUE NTH CMNCTS$0.33 1/3			07/14/98	31.46	31	28.87	28	(2)		2.07
5	TRUE NTH CMNCTS$0.33 1/3			07/15/98	31.93	159	28.87	144	(14)	3	2.07
2	TRUE NTH CMNCTS$0.33 1/3			07/16/98	32.09	64	28.87	57	(6)	1	2.07
17	Security Sub-Total					534		490	(39)	10	2.07
38	TEL- SAVE HLDG INC	TALK		10/17/97	23.46	891	12.50	475	(416)		
5	TCF FINANCIAL CORP COM	TCB		02/23/98	33.47	167	28.87	144	(22)	3	2.25
12	TCF FINANCIAL CORP COM			02/24/98	33.54	402	28.87	346	(55)	7	2.25
10	TCF FINANCIAL CORP COM			02/25/98	33.68	336	28.87	288	(47)	6	2.25
27	Security Sub-Total					906		779	(124)	17	2.25
30	UNIVERSAL HEALTH SVCS B	UHS		10/17/97	40.75	1,222	51.25	1,537	315		
6	UTILICORP UTD INC DEL	UCU		12/16/97	36.07	216	35.25	211	(4)	10	5.10
5	UTILICORP UTD INC DEL			12/17/97	36.28	181	35.25	176	(4)	9	5.10
8	UTILICORP UTD INC DEL			12/18/97	37.30	298	35.25	282	(16)	14	5.10
3	UTILICORP UTD INC DEL			06/08/98	36.50	109	35.25	105	(3)	5	5.10
4	UTILICORP UTD INC DEL			06/09/98	36.62	146	35.25	141	(5)	7	5.10
26	Security Sub-Total					952		916	(32)	46	5.10
13	VALERO REFNG & MKTNG CO	VLO		10/17/97	31.37	407	23.93	311	(95)	4	1.33
3	WATERS CORP	WAT		07/13/98	64.99	194	63.87	191	(2)		
4	WATERS CORP			07/14/98	65.63	262	63.87	255	(6)		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Equities										
1	WATERS CORP			07/15/98	67.00	67	63.87	63	(3)		
2	WATERS CORP			07/27/98	62.98	125	63.87	127	2		
10	Security Sub-Total					650		638	(9)		
32	WALLACE COMPUTR SVCS INC	WCS		10/17/97	36.31	1,162	19.50	624	(538)	19	3.17
25	WARNACO GROUP INC CL A	WAC		10/17/97	30.87	771	36.68	917	146	9	.98
27	WATSON PHARMACEUTICALS			10/17/97	31.93	862	45.12	1,218	356		
5	WISCONSIN CENT TRANSN	WCLX		02/24/98	27.35	136	20.53	102	(33)		
4	WISCONSIN CENT TRANSN			02/25/98	27.60	110	20.53	82	(27)		
9	WISCONSIN CENT TRANSN			02/26/98	27.59	248	20.53	184	(63)		
4	WISCONSIN CENT TRANSN			02/27/98	27.32	109	20.53	82	(26)		
1	WISCONSIN CENT TRANSN			03/02/98	27.44	27	20.53	20	(6)		
3	WISCONSIN CENT TRANSN			03/03/98	28.18	84	20.53	61	(22)		
9	WISCONSIN CENT TRANSN			03/04/98	28.43	255	20.53	184	(70)		
35	Security Sub-Total					972		718	(247)		
36	ZALE CORP NEW	ZLC		10/17/97	25.14	905	31.00	1,116	211		
18	ZEBRA TECHNOLOGIES CRP A	ZBRA		10/17/97	33.25	598	32.43	583	(14)		
	Total Equities					90,236		83,347	(6,762)	894	1.07
	Total of Long Portfolio					95,184		88,295	(6,762)	1,146	1.30

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Statement Period 07/01/98 TO 07/31/98

Account No.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/01	Purchase	9	ESC MEDICAL ORD EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.562500 TRADE DATE 06/26/98 CUS NO M4086810 SEC NO 25421 PRINCIPAL 293.062	32.562	293.06	
07/01	Exchange	13	FIRST UNION CORP			
07/01	• Sale	-9	B F GOODRICH EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 48.346600 TRADE DATE 06/26/98 CUS NO 38238810 SEC NO 33011 PRINCIPAL 435.124 SEC FEE 0.020	48.346		435.10
07/01	Exchange	-23	MONEY STORE INC			
07/01	Exchange	-25	PACIFIC ENTERPRISES			
07/01	• Sale	-5	SUN HEALTHCARE GROUP INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 15.000000 TRADE DATE 06/26/98 CUS NO 86693310 SEC NO 66204 PRINCIPAL 75.007 SEC FEE 0.010	15.000		74.99

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/01	Purchase	15	SAFESKIN CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 40.100800 TRADE DATE 06/26/98 CUS NO 78645410 SEC NO 663E7 PRINCIPAL 601.516	40.100	601.51	
07/01	Exchange	37	SEMPRA ENERGY			
07/02	Purchase	6	ESC MEDICAL ORD WE MAKE A MKT IN ISSUE PRICE 32.562500 TRADE DATE 06/29/98 CUS NO M4086810 SEC NO 25421 PRINCIPAL 195.381 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	32.562	195.38	
07/02	* Sale	-12	B F GOODRICH EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 48.714800 TRADE DATE 06/29/98 CUS NO 38238810 SEC NO 33011 PRINCIPAL 584.585 SEC FEE 0.020	48.714		584.56

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Merrill Lynch

Consults

PRIORITY GREEN CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/02	Purchase	6	GULFSTREAM AEROSPACE NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 44.406400 TRADE DATE 06/29/98 CUS NO 40273410 SEC NO 34416 PRINCIPAL 266.442	44.406	266.44	
07/02	• Sale	-1	MONDAVI ROBERT CORP A AS OF 06/29 PRICE 28.375000 TRADE DATE 06/30/98 CUS NO 60920010 SEC NO 46AB7 PRINCIPAL 28.382 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	28.375		28.37
07/02	• Sale	-4	SUN HEALTHCARE GROUP INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 06/29 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.895400 TRADE DATE 06/30/98 CUS NO 86693310 SEC NO 662G4 PRINCIPAL 59.585 SEC FEE 0.010	14.895		59.57

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/06	Sale	-7	SUN HEALTHCARE GROUP INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.750000 TRADE DATE 06/30/98 CUS NO 86693310 SEC NO 662G4 PRINCIPAL 103.251 SEC FEE 0.010	14.750		103.24
07/07	Purchase	3	ESC MEDICAL ORD EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.231300 TRADE DATE 07/01/98 CUS NO M4086810 SEC NO 25421 PRINCIPAL 102.691	34.231	102.69	
07/07	Purchase	6	GULFSTREAM AEROSPACE NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 07/01 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.748400 TRADE DATE 07/02/98 CUS NO 40273410 SEC NO 34416 PRINCIPAL 274.492	45.748	274.49	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/07	• Sale	-3	SUN HEALTHCARE GROUP INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.812500 TRADE DATE 07/01/98 CUS NO 86693310 SEC NO 662C4 PRINCIPAL 44.444 SEC FEE 0.010	14.812		44.43
07/08	Purchase	3	GULFSTREAM AEROSPACE NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.125000 TRADE DATE 07/02/98 CUS NO 40273410 SEC NO 34416 PRINCIPAL 135.381	45.125	135.38	
07/08	• Sale	-2	MONDAVI ROBERT CORP A PRICE 27.937500 TRADE DATE 07/02/98 CUS NO 60920010 SEC NO 46A87 PRINCIPAL 55.885 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	27.937		55.87

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/08	• Sale	-15	SUN HEALTHCARE GROUP INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.752300 TRADE DATE 07/02/98 CUS NO 86693310 SEC NO 662G4 PRINCIPAL 221.282 SEC FEE 0.010	14.752		221.27
07/09	Purchase	4	GULFSTREAM AEROSPACE NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.032700 TRADE DATE 07/06/98 CUS NO 40273410 SEC NO 34416 PRINCIPAL 180.131	45.032	180.13	
07/09	• Sale	-5	SUN HEALTHCARE GROUP INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 15.060000 TRADE DATE 07/06/98 CUS NO 86693310 SEC NO 662G4 PRINCIPAL 75.307 SEC FEE 0.010	15.060		75.29

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/10	Purchase	3	ESC MEDICAL ORD EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.737500 TRADE DATE 07/07/98 CUS NO M4086810 SEC NO 25421 PRINCIPAL 104.211	34.737	104.21	
07/10	• Sale	-1	MONDAVI ROBERT CORP A PRICE 26.500000 TRADE DATE 07/07/98 CUS NO 609200I0 SEC NO 46AB7 PRINCIPAL 26.502 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	26.500		26.49
07/10	• Sale	-6	SUN HEALTHCARE GROUP INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.948100 TRADE DATE 07/07/98 CUS NO 86693310 SEC NO 662C4 PRINCIPAL 89.698 SEC FEE 0.010	14.948		89.68

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/13	Purchase	3	ESC MEDICAL ORD EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.070300 TRADE DATE 07/08/98 CUS NO M4086810 SEC NO 25421 PRINCIPAL 102.211	34.070	102.21	
07/13	• Sale	-5	MONDAVI ROBERT CORP A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 26.070800 TRADE DATE 07/08/98 CUS NO 60920010 SEC NO 46AB7 PRINCIPAL 130.351 SEC FEE 0.010	26.070		130.34
07/14	• Sale	-1	MONDAVI ROBERT CORP A PRICE 25.750000 TRADE DATE 07/09/98 CUS NO 60920010 SEC NO 46AB7 PRINCIPAL 25.752 SEC FEE 0.010 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	25.750		25.74

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PRIORITY CLIENT CMA ACCOUNT

Consults

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/15	• Sale	-2	AMERISOURCE HLTH CORP A EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 66.000000 TRADE DATE 07/10/98 CUS NO 03071P10 SEC NO 00583 PRINCIPAL 132.001 SEC FEE 0.010	66.000		131.99
07/15	Purchase	23	APPLE COMPUTER INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.203400 TRADE DATE 07/10/98 CUS NO 03783310 SEC NO 05001 PRINCIPAL 740.687	32.203	740.68	
07/15	• Sale	-13	FIRST UNION CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 62.387600 TRADE DATE 07/10/98 CUS NO 33735810 SEC NO 29590 PRINCIPAL 811.048 SEC FEE 0.030	62.387		811 01

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/15	Sale	-14	ILLINOVA CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 25.866700 TRADE DATE 07/10/98 CUS NO 45231710 SEC NO 3810 7 PRINCIPAL 362.133 SEC FEE 0.020	25.866		362.11
07/15	Sale	-4	MONDAVI ROBERT CORP A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 25.302300 TRADE DATE 07/10/98 CUS NO 60920010 SEC NO 46AB7 PRINCIPAL 101.211 SEC FEE 0.010	25.302		101.20
07/15	Purchase	9	SOUTHDOWN INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 72.001700 TRADE DATE 07/10/98 CUS NO 84129710 SEC NO 69814 PRINCIPAL 648.026	72.001	648.02	

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PRIORITY CLIENT CMA ACCOUNT

Consults

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/15	Purchase	6	TRUE NTH CMNCTSSO.33 1/3 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.060900 TRADE DATE 07/10/98 CUS NO 89784410 SEC NO 738T3 PRINCIPAL 186.371	31.060	186.37	
07/15	• Sale	-9	WATSON PHARMACEUTICALS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 48.117100 TRADE DATE 07/10/98 CUS NO 94268310 SEC NO 80562 PRINCIPAL 433.054 SEC FEE 0.020	48.117		433.03
07/16	• Sale	-16	ILLINOVA CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 25.667300 TRADE DATE 07/13/98 CUS NO 45231710 SEC NO 381D7 PRINCIPAL 410.684 SEC FEE 0.020	25.667		410.66

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/16	Sale	-5	MONDAVI ROBERT CORP A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 25.027200 TRADE DATE 07/13/98 CUS NO 60920010 SEC NO 46AB7 PRINCIPAL 125.141 SEC FEE 0.010	25.027		125.13
07/16	Purchase	3	TRUE NTH CMNCTS$0.33 1/3 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 30.954300 TRADE DATE 07/13/98 CUS NO 89784410 SEC NO 738T3 PRINCIPAL 92.869	30.954	92.86	
07/16	Purchase	3	WATERS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 64.993000 TRADE DATE 07/13/98 CUS NO 94184810 SEC NO 8CBR3 PRINCIPAL 194.981	64.993	194.98	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/17	Purchase	1	TRUE NTH CMNCTS$0.33 1/3 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.458300 TRADE DATE 07/14/98 CUS NO 89784410 SEC NO 738T3 PRINCIPAL 31.463	31.458	31.46	
07/17	Purchase	4	WATERS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 65.633800 TRADE DATE 07/14/98 CUS NO 94184810 SEC NO 8CBR3 PRINCIPAL 262.542	65.633	262.54	
07/20	Purchase	5	TRUE NTH CMNCTS$0.33 1/3 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.936800 TRADE DATE 07/15/98 CUS NO 89784410 SEC NO 738T3 PRINCIPAL 159.681	31.936	159.68	

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/20	Purchase	1	WATERS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 67.000000 TRADE DATE 07/15/98 CUS NO 94184810 SEC NO 8CBR3 PRINCIPAL 67.006	67.000	67.00	
07/21	Purchase	2	TRUE NTH CMNCTS$0.33 1/3 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.091400 TRADE DATE 07/16/98 CUS NO 89784410 SEC NO 738T3 PRINCIPAL 64.186	32.091	64.18	
07/29	Sale	-11	AMERISOURCE HLTH CORP A EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 68.097300 TRADE DATE 07/24/98 CUS NO 03071P10 SEC NO 005B3 PRINCIPAL 749.077 SEC FEE 0.030	68.097		749.04

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PRIORITY CLIENT CME ACCOUNT

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VIRGINIA WARD TURNER

Date	Transaction	Quantity	Monthly Activity Description	Price	Debit	Credit
			Security Transactions			
07/29	Purchase	7	KEANE INC EXECUTED 100PC ASE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.109600 TRADE DATE 07/24/98 CUS NO 48666510 SEC NO 41833 PRINCIPAL 371.773	53.109	371.77	
07/29	Sale	-6	MID OCEAN LTD ORD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 82.795900 TRADE DATE 07/24/98 CUS NO G6106110 SEC NO 46AK3 PRINCIPAL 496.784 SEC FEE 0.020	82.795		496.76
07/29	Purchase	116	PHARMERICA INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 5.860000 TRADE DATE 07/24/98 CUS NO 71713510 SEC NO 591SO PRINCIPAL 679.766	5.860	679.76	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/29	• Sale	-9	WATSON PHARMACEUTICALS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 43.668900 TRADE DATE 07/24/98 CUS NO 94268310 SEC NO 80562 PRINCIPAL 393.023 SEC FEE 0.020	43.668		393.00
07/30	Purchase	5	CELLSTAR CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 15.556300 TRADE DATE 07/27/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 77.787	15.556	77.78	
07/30	• Sale	-1	MID OCEAN LTD ORD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 78.965600 TRADE DATE 07/27/98 CUS NO G6106110 SEC NO 46AK3 PRINCIPAL 78.977 SEC FEE 0.010	78.965		78.96

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/30	Purchase	5	SUIZA FOODS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 56.281300 TRADE DATE 07/27/98 CUS NO 86507710 SEC NO 667X6 PRINCIPAL 281.412	56.281	281.41	
07/30	Purchase	2	WATERS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 62.982500 TRADE DATE 07/27/98 CUS NO 94184810 SEC NO 8CBR3 PRINCIPAL 125.971	62.982	125.97	
07/30	Sale	-2	WATSON PHARMACEUTICALS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 41.854000 TRADE DATE 07/27/98 CUS NO 94268310 SEC NO 80562 PRINCIPAL 83.718 SEC FEE 0.010	41.854		83.70
			Net Total		108.43	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
07/01	*	Dividend		DIAL CORP NEW HOLDING 22.0000			1.76
07/01	*	Dividend		EDWARDS A G INC HOLDING 41.0000			5.74
07/01	*	Dividend		1ST TENN NATL CORP HOLDING 52.0000			8.58
07/01	*	Dividend		B F GOODRICH HOLDING 21.0000			5.78
07/07	*	Dividend		CARAUSTAR INDS INC HOLDING 23.0000			3.68
07/07	*	Dividend		WARNACO GROUP INC CL A HOLDING 25.0000			2.25
07/09	*	Rpt Fgn Div		MID OCEAN LTD ORD HOLDING 20.0000			16.50
07/10	*	Dividend		PACIFIC GULF PPTYS INC HOLDING 43.0000			18.06
07/15	*	Dividend		CLAYTON HOMES DEL $0.10 HOLDING 29.0000			.58
07/22	*	Dividend		MACK CALI REALTY CORP HOLDING 30.0000			15.00
07/24	*	Dividend		ETHAN ALLEN INTERIORS HOLDING 26.0000			1.04
07/31		Share Dividend	21	CMA MONEY FUND			
07/31		Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30			
		Income Total		CMA MONEY FUND SHARE DIVIDEND			21.00
				Net Total			99.97

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PRIORITY CHECKING CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
07/10	Journal Entry		ML CONSULTS FEE 3Q1998		603.48	
07/13	• Cash in Lieu		FIRST UNION CORP			27.55
07/13	• Cash in Lieu		SEMPRA ENERGY			16.29
			Net Total		559.64	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	6,131.53	24,904.89

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

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 CODE # 6060 Statement Period 07/01/98 TO 07/31/98 Account No. [redacted]91 008007

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VIRGINIA WARD TURNER

PRIORITY CLIENT CMA ACCOUNT

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/30	Opening Balance					4.78CR	5,512
07/01	* Dividend		DIAL CORP NEW HOLDING 22.0000		1.76CR		
07/01	Purchase	9	ESC MEDICAL ORD	32.562	293.06		
07/01	* Dividend		EDWARDS A G INC HOLDING 41.0000		5.74CR		
07/01	* Dividend		1ST TENN NATL CORP HOLDING 52.0000		8.58CR		
07/01	Exchange	13	FIRST UNION CORP				
07/01	* Dividend		B F GOODRICH HOLDING 21.0000		5.78CR		
07/01	* Sale	-9	B F GOODRICH	48.346	435.10CR		
07/01	Exchange	-23	MONEY STORE INC				
07/01	Exchange	-25	PACIFIC ENTERPRISES				
07/01	* Sale	-5	SUN HEALTHCARE GROUP INC	15.000	74.99CR		
07/01	Purchase	15	SAFESKIN CORP	40.100	601.51		
07/01	Exchange	37	SEMPRA ENERGY				
07/01	Sale	-380	CMA MONEY FUND		380.00CR	22.16CR	5,132
07/02	Purchase	6	ESC MEDICAL ORD	32.562	195.38		
07/02	* Sale	-12	B F GOODRICH	48.714	584.56CR		
07/02	Purchase	6	GULFSTREAM AEROSPACE NEW	44.406	266.44		
07/02	* Sale	-1	MONDAVI ROBERT CORP A	28.375	28.37CR		
07/02	* Sale	-4	SUN HEALTHCARE GROUP INC	14.895	59.57CR		
07/02	Purchase	22	CMA MONEY FUND		22.00	210.84CR	5,154
07/06	* Sale	-7	SUN HEALTHCARE GROUP INC	14.750	103.24CR		
07/06	Purchase	210	CMA MONEY FUND		210.00	104.08CR	5,364
07/07	* Dividend		CARAUSTAR INDS INC HOLDING 23.0000		3.68CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/07	Purchase	3	ESC MEDICAL ORD	34.231	102.69		
07/07	Purchase	6	GULFSTREAM AEROSPACE NEW	45.748	274.49		
07/07	* Sale	-3	SUN HEALTHCARE GROUP INC	14.812	44.43CR		
07/07	* Dividend		WARNACO GROUP INC CL A HOLDING 25.0000		2.25CR		
07/07	Sale	-229	CMA MONEY FUND		229.00CR	6.26CR	5,135
07/08	Purchase	3	GULFSTREAM AEROSPACE NEW	45.125	135.38		
07/08	* Sale	-2	MONDAVI ROBERT CORP A	27.937	55.87CR		
07/08	* Sale	-15	SUN HEALTHCARE GROUP INC	14.752	221.27CR		
07/08	Purchase	6	CMA MONEY FUND		6.00	142.02CR	5,141
07/09	Purchase	4	GULFSTREAM AEROSPACE NEW	45.032	180.13		
07/09	* Rpt Fgn Div		MID OCEAN LTD ORD HOLDING 20.0000		16.50CR		
07/09	* Sale	-5	SUN HEALTHCARE GROUP INC	15.060	75.29CR	53.68CR	5,141
07/10	Journal Entry		ML CONSULTS FEE 3Q1998		603.46		
07/10	Purchase	3	ESC MEDICAL ORD	34.737	104.21		
07/10	* Sale	-1	MONDAVI ROBERT CORP A	26.500	26.49CR		
07/10	* Dividend		PACIFIC GULF PPTYS INC HOLDING 43.0000		18.06CR		
07/10	* Sale	-6	SUN HEALTHCARE GROUP INC	14.948	89.68CR		
07/10	Sale	-550	CMA MONEY FUND		550.00CR	30.22CR	4,591
07/13	Purchase	3	ESC MEDICAL ORD	34.070	102.21		
07/13	* Cash In Lieu		FIRST UNION CORP		27.55CR		
07/13	* Sale	-5	MONDAVI ROBERT CORP A	26.070	130.34CR		
07/13	* Cash In Lieu		SEMPRA ENERGY		16.29CR		
07/13	Purchase	30	CMA MONEY FUND		30.00	72.19CR	4,621

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/14	* Sale	-1	MONDAVI ROBERT CORP A	25.750	25.74CR	97.93CR	4,621
07/15	* Sale	-2	AMERISOURCE HLTH CORP A	66.000	131.99CR		
07/15	Purchase	23	APPLE COMPUTER INC	32.203	740.68		
07/15	* Dividend		CLAYTON HOMES DEL $0.10 HOLDING 29.0000		.58CR		
07/15	* Sale	-13	FIRST UNION CORP	62.387	811.01CR		
07/15	* Sale	-14	ILLINOVA CORP	25.866	362.11CR		
07/15	* Sale	-4	MONDAVI ROBERT CORP A	25.302	101.20CR		
07/15	Purchase	9	SOUTHDOWN INC	72.001	648.02		
07/15	Purchase	6	TRUE NTH CMNCTS$0.33 1/3	31.060	186.37		
07/15	* Sale	-9	WATSON PHARMACEUTICALS	48.117	433.03CR	362.78CR	4,621
07/16	* Sale	-16	ILLINOVA CORP	25.667	410.66CR		
07/16	* Sale	-5	MONDAVI ROBERT CORP A	25.027	125.13CR		
07/16	Purchase	3	TRUE NTH CMNCTS$0.33 1/3	30.954	92.86		
07/16	Purchase	3	WATERS CORP	64.993	194.98	610.73CR	4,621
07/17	Purchase	1	TRUE NTH CMNCTS$0.33 1/3	31.458	31.46		
07/17	Purchase	4	WATERS CORP	65.633	262.54	316.73CR	4,621
07/20	Purchase	5	TRUE NTH CMNCTS$0.33 1/3	31.936	159.68		
07/20	Purchase	1	WATERS CORP	67.000	67.00		
07/20	Purchase	90	CMA MONEY FUND		90.00	.05CR	4,711
07/21	Purchase	2	TRUE NTH CMNCTS$0.33 1/3	32.091	64.18		
07/21	Sale	-65	CMA MONEY FUND		65.00CR	.87CR	4,646
07/22	* Dividend		MACK CALI REALTY CORP HOLDING 30.0000		15.00CR	15.87CR	4,646
07/24	* Dividend		ETHAN ALLEN INTERIORS HOLDING 26.0000		1.04CR	16.91CR	4,646
07/27	Purchase	16	CMA MONEY FUND		16.00	.91CR	4,662

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/29	• Sale	-11	AMERISOURCE HLTH CORP A	68.097	749.04CR		
07/29	Purchase	7	KEANE INC	53.109	371.77		
07/29	• Sale	-6	MID OCEAN LTD ORD	82.795	496.76CR		
07/29	Purchase	116	PHARMERICA INC	5.860	679.76		
07/29	• Sale	-9	WATSON PHARMACEUTICALS	43.668	393.00CR	588.18CR	4,662
07/30	Purchase	5	CELLSTAR CORP	15.556	77.78		
07/30	• Sale	-1	MID OCEAN LTD ORD	78.965	78.96CR		
07/30	Purchase	5	SUIZA FOODS CORP	56.281	281.41		
07/30	Purchase	2	WATERS CORP	62.982	125.97		
07/30	• Sale	-2	WATSON PHARMACEUTICALS	41.854	83.70CR		
07/30	Purchase	265	CMA MONEY FUND		265.00	.68CR	4,927
07/31	Share Dividend	21	CMA MONEY FUND				
07/31	Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30				
07/31	Closing Balance				.68CR	.68CR	4,948

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PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 08/31/1998 $5.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	07/31/98 Value	%	08/31/98 Value	%
Cash/Money Funds	4,948	6	5	100
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	83,347	94		
Mutual Funds				
Options				
Other				
Long Market Value	88,295		5	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	88,295		5	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	10.28	177.67
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	109.42	680.42
Income Not Reported		
Total	119.70	858.09

Merrill Lynch Consults Service

Your Investment Manager:

LAUREL CAPITAL ADV EQ VII

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

The Merrill Lynch Consults Service offers you the opportunity to hire multiple investment managers with different styles and strategies. This gives you the opportunity to balance overall risk through diversification and to potentially increase portfolio returns. Contact your Merrill Lynch Consultant for more information.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	4,948.68	
Net Credits & Debits	4,942.71DR	6,287.23DR
Closing Balance Cash & Money Funds	5.97	

Credits	This Statement	Year-to-Date
Sales	79,258.45	104,159.70
Income	119.70	858.09
Funds Received		
Other	388.71	467.06
Total Credits	79,766.86	105,484.85

Debits	This Statement	Year-to-Date
Purchases	693.66	25,812.30
Withdrawals		
Other	84,015.91	85,959.78
Total Debits	84,709.57	111,772.08

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(11,855.99)	(14,325.08)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
29	AMRESCO INC	10/17/97	08/06/98	775.72	1,004.13	(228.41)	ST
16	AMERISOURCE HLTH CORP A	10/17/97	08/06/98	804.97	941.53	(136.56)	ST
51	AMERICA WEST HLDG CL B	10/17/97	08/06/98	1,077.34	749.06	328.28	ST
8	AVIS RENT A CAR INC COM	03/24/98	08/06/98	183.49	255.00	(71.51)	ST
18	AVIS RENT A CAR INC COM	03/25/98	08/06/98	412.85	587.89	(175.04)	ST
3	AVIS RENT A CAR INC COM	03/26/98	08/06/98	68.81	96.00	(27.19)	ST
4	AVIS RENT A CAR INC COM	04/21/98	08/06/98	91.74	126.25	(34.51)	ST
7	AVIS RENT A CAR INC COM	04/22/98	08/06/98	160.57	220.35	(59.78)	ST
34	ALTRON INC	10/17/97	08/06/98	416.48	539.75	(123.27)	ST
3	ALTRON INC	11/03/97	08/06/98	36.74	47.81	(11.07)	ST
2	ALTRON INC	11/04/97	08/06/98	24.49	30.75	(6.26)	ST
18	ALTRON INC	11/05/97	08/06/98	220.50	285.75	(65.25)	ST
3	ALTRON INC	11/06/97	08/06/98	36.76	47.67	(10.91)	ST
34	AGCO CORP COM	10/17/97	08/06/98	369.73	1,079.50	(709.77)	ST
42	ACX TECHNOLOGIES INC	10/17/97	08/06/98	792.72	1,113.54	(320.82)	ST
23	APPLE COMPUTER INC	07/10/98	08/06/98	842.35	740.68	101.67	ST
32	ATMEL CORP COM	10/17/97	08/06/98	327.98	964.00	(636.02)	ST
14	BORG WARNER AUTOMOTIVE	10/17/97	08/06/98	617.72	812.00	(194.28)	ST
30	BARRET RES CORP PV $0.01	10/17/97	08/06/98	854.97	1,111.88	(256.91)	ST
6	CABOT CORP	04/06/98	08/06/98	153.74	228.75	(75.01)	ST
10	CABOT CORP	04/07/98	08/06/98	256.24	373.10	(116.86)	ST
7	CABOT CORP	04/08/98	08/06/98	179.37	258.70	(79.33)	ST
3	CABOT CORP	04/09/98	08/06/98	76.87	110.88	(34.01)	ST
3	CABOT CORP	04/13/98	08/06/98	76.87	111.26	(34.39)	ST
4	CABOT CORP	04/14/98	08/06/98	102.51	147.50	(44.99)	ST
45	CABLE DESIGN TECH CP	10/17/97	08/06/98	899.97	1,162.50	(262.53)	ST
12	CELLSTAR CORP	06/10/98	08/06/98	138.74	179.44	(40.70)	ST
12	CELLSTAR CORP	06/11/98	08/06/98	138.74	179.29	(40.55)	ST
2	CELLSTAR CORP	06/12/98	08/06/98	23.12	27.75	(4.63)	ST
12	CELLSTAR CORP	06/15/98	08/06/98	138.74	164.69	(25.95)	ST
6	CELLSTAR CORP	06/16/98	08/06/98	69.37	84.75	(15.38)	ST
5	CELLSTAR CORP	07/27/98	08/06/98	57.81	77.78	(19.97)	ST
16	CELLSTAR CORP	07/30/98	08/06/98	185.01	231.86	(46.85)	ST
5	CELLSTAR CORP	07/31/98	08/06/98	57.82	73.45	(15.63)	ST

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
37	CYTEC INDUSTRIES INC	10/17/97	08/06/98	1,105.34	1,725.13	(619.79)	ST
39	CALENERGY INC	10/17/97	08/06/98	1,026.15	1,521.00	(494.85)	ST
35	CENTRAL GRDEN & PET CO	10/17/97	08/06/98	748.10	959.01	(210.91)	ST
23	CARAUSTAR INDS INC	10/17/97	08/06/98	609.47	829.44	(219.97)	ST
28	CHAMPION ENTRPRISES INC	10/17/97	08/06/98	764.72	514.50	250.22	ST
16	CITY NATIONAL CORP	02/03/98	08/06/98	576.97	591.66	(14.69)	ST
7	CITY NATIONAL CORP	02/04/98	08/06/98	252.43	253.20	(.77)	ST
6	CITY NATIONAL CORP	02/05/98	08/06/98	216.37	220.23	(3.86)	ST
29	CLAYTON HOMES DEL $0.10	10/17/97	08/06/98	521.98	512.94	9.04	ST
28	CMAC INVESTMENT CORP COM	10/17/97	08/06/98	1,364.95	1,531.25	(166.30)	ST
35	COMPUSA INC	10/17/97	08/06/98	601.53	1,222.81	(621.28)	ST
2	DIAL CORP NEW	05/06/98	08/06/98	44.74	48.38	(3.64)	ST
6	DIAL CORP NEW	05/07/98	08/06/98	134.24	145.50	(11.26)	ST
6	DIAL CORP NEW	05/08/98	08/06/98	134.25	149.11	(14.86)	ST
8	DIAL CORP NEW	05/11/98	08/06/98	179.00	197.77	(18.77)	ST
1	DALLAS SEMICONDUCTOR CRP	01/21/98	08/06/98	33.24	45.07	(11.83)	ST
11	DALLAS SEMICONDUCTOR CRP	01/22/98	08/06/98	365.74	499.61	(133.87)	ST
8	DALLAS SEMICONDUCTOR CRP	01/23/98	08/06/98	265.99	362.31	(96.32)	ST
2	DALLAS SEMICONDUCTOR CRP	04/24/98	08/06/98	66.50	74.39	(7.89)	ST
3	DALLAS SEMICONDUCTOR CRP	04/27/98	08/06/98	99.75	109.77	(10.02)	ST
1	DEVON ENERGY CP OKLA COM	12/02/97	08/06/98	30.74	36.50	(5.76)	ST
4	DEVON ENERGY CP OKLA COM	12/03/97	08/06/98	122.99	150.83	(27.84)	ST
3	DEVON ENERGY CP OKLA COM	12/04/97	08/06/98	92.25	111.56	(19.31)	ST
5	DEVON ENERGY CP OKLA COM	12/05/97	08/06/98	153.75	185.55	(31.80)	ST
23	ELECTRONICS FOR IMAGING	10/17/97	08/06/98	329.17	1,204.64	(875.47)	ST
26	ETHAN ALLEN INTERIORS	10/17/97	08/06/98	1,059.46	945.75	113.71	ST
9	ESC MEDICAL ORD	06/26/98	08/06/98	213.74	293.06	(79.32)	ST
6	ESC MEDICAL ORD	06/29/98	08/06/98	142.49	195.38	(52.89)	ST
3	ESC MEDICAL ORD	07/01/98	08/06/98	71.24	102.69	(31.45)	ST
3	ESC MEDICAL ORD	07/07/98	08/06/98	71.25	104.21	(32.96)	ST
3	ESC MEDICAL ORD	07/08/98	08/06/98	71.26	102.21	(30.95)	ST
13	EXEL LIMITED (NEW) CL A	N/A	08/20/98	991.21	N/A	N/A	
38	ECI TELECOM LTD COM	10/17/97	08/06/98	1,251.58	1,163.75	87.83	ST
41	EDWARDS A G INC	10/17/97	08/06/98	1,470.83	1,427.19	43.64	ST

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
35	FRANCHISE FIN CP AMERICA	10/17/97	08/06/98	829.03	912.19	(83.16)	ST
21	FOOTSTAR INC	12/15/97	08/06/98	637.85	625.63	12.22	ST
34	FIRST HEALTH GROUP CORP	10/17/97	08/06/98	807.47	1,049.75	(242.28)	ST
2	FINGERHUT COS INC	03/10/98	08/06/98	67.49	53.02	14.47	ST
13	FINGERHUT COS INC	03/11/98	08/06/98	438.73	353.59	85.14	ST
18	FINGERHUT COS INC	03/12/98	08/06/98	607.49	495.75	111.74	ST
52	1ST TENN NATL CORP	10/17/97	08/06/98	1,559.94	1,477.13	82.81	ST
37	GENL NUTRITION COS INC	10/17/97	08/06/98	850.97	1,070.69	(219.72)	ST
6	GULFSTREAM AEROSPACE NEW	06/29/98	08/06/98	245.61	266.44	(20.83)	ST
6	GULFSTREAM AEROSPACE NEW	07/01/98	08/06/98	245.61	274.49	(28.88)	ST
3	GULFSTREAM AEROSPACE NEW	07/02/98	08/06/98	122.81	135.38	(12.57)	ST
4	GULFSTREAM AEROSPACE NEW	07/06/98	08/06/98	163.75	180.13	(16.38)	ST
28	HUMMINGBIRD COMMUNICATNS	10/17/97	08/06/98	584.48	1,144.50	(560.02)	ST
14	HADCO CORP	10/17/97	08/06/98	373.60	768.25	(394.65)	ST
10	HADCO CORP	04/27/98	08/06/98	266.87	382.86	(115.99)	ST
5	HIGHWOODS PPTYS INC	10/22/97	08/06/98	141.86	172.99	(31.13)	ST
2	HIGHWOODS PPTYS INC	10/23/97	08/06/98	56.74	68.28	(11.54)	ST
15	HIGHWOODS PPTYS INC	10/24/97	08/06/98	425.61	520.57	(94.96)	ST
13	HIGHWOODS PPTYS INC	10/27/97	08/06/98	368.88	451.79	(82.91)	ST
13	HEFTEL BROADCASTING CL A	03/10/98	08/06/98	497.23	638.15	(140.92)	ST
9	HEFTEL BROADCASTING CL A	03/11/98	08/06/98	344.24	441.40	(97.16)	ST
17	HARMAN INTL INDS INC NEW	10/17/97	08/06/98	693.78	909.50	(215.72)	ST
33	HEALTH CARE PPTY INVS	10/17/97	08/06/98	1,103.40	1,289.06	(185.66)	ST
91	HIBERNIA CORP CL A	10/17/97	08/06/98	1,569.69	1,640.12	(70.43)	ST
55	IMCO RECYCLING INC	10/17/97	08/06/98	821.53	1,128.43	(306.90)	ST
7	KEANE INC	05/21/98	08/06/98	348.67	320.87	27.80	ST
3	KEANE INC	05/22/98	08/06/98	149.43	140.08	9.35	ST
4	KEANE INC	05/27/98	08/06/98	199.24	182.89	16.35	ST
7	KEANE INC	07/24/98	08/06/98	348.68	371.77	(23.09)	ST
25	KENNAMETAL INC	10/17/97	08/06/98	826.53	1,239.06	(412.53)	ST
34	LINCARE HLDGS INC	10/17/97	08/06/98	1,238.83	898.89	339.94	ST
30	MACK CALI REALTY CORP	10/17/97	08/06/98	873.72	1,186.88	(313.16)	ST
16	MICHAELS STORES INC	04/22/98	08/06/98	474.98	518.08	(43.10)	ST
5	MICHAELS STORES INC	04/24/98	08/06/98	148.43	164.22	(15.79)	ST

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
8	MICHAELS STORES INC	04/27/98	08/06/98	237.50	257.88	(20.38)	ST
44	MUTUAL RISK MGMT LTD COM	10/17/97	08/06/98	1,542.69	1,262.25	280.44	ST
23	NOBLE DRILLING CORP COM	10/17/97	08/06/98	388.10	770.51	(382.41)	ST
7	NOBLE DRILLING CORP COM	04/06/98	08/06/98	118.12	230.56	(112.44)	ST
7	NOBLE DRILLING CORP COM	04/07/98	08/06/98	118.13	223.31	(105.18)	ST
40	NIPSCO INDUSTRIES INC	10/17/97	08/06/98	1,089.96	863.75	226.21	ST
43	PACIFIC GULF PPTYS INC	10/17/97	08/06/98	862.66	974.63	(111.97)	ST
116	PHARMERICA INC	07/24/98	08/06/98	637.97	679.76	(41.79)	ST
4	PROMUS HOTEL CORP NEW	05/11/98	08/06/98	119.74	169.82	(50.08)	ST
9	PROMUS HOTEL CORP NEW	05/12/98	08/06/98	269.43	378.34	(108.91)	ST
3	PROMUS HOTEL CORP NEW	05/13/98	08/06/98	89.81	129.64	(39.83)	ST
2	PEOPLE HERITAGE FINL GRP	02/24/98	08/06/98	42.12	45.50	(3.38)	ST
2	PEOPLE HERITAGE FINL GRP	02/25/98	08/06/98	42.12	46.15	(4.03)	ST
6	PEOPLE HERITAGE FINL GRP	02/26/98	08/06/98	126.37	139.41	(13.04)	ST
4	PEOPLE HERITAGE FINL GRP	02/27/98	08/06/98	84.24	93.08	(8.84)	ST
14	PEOPLE HERITAGE FINL GRP	03/02/98	08/06/98	294.87	326.38	(31.51)	ST
4	PEOPLE HERITAGE FINL GRP	03/04/98	08/06/98	84.25	92.75	(8.50)	ST
4	PEOPLE HERITAGE FINL GRP	03/05/98	08/06/98	84.25	93.00	(8.75)	ST
34	PINNACLE WEST CAP CORP	10/17/97	08/06/98	1,421.58	1,156.00	265.58	ST
32	PITTSTON BRINK'S GRP $1	10/17/97	08/06/98	1,139.96	1,180.30	(40.34)	ST
10	PROTECTIVE LIFE CORP COM	01/20/98	08/06/98	356.86	311.59	45.27	ST
12	PROTECTIVE LIFE CORP COM	01/21/98	08/06/98	428.23	376.94	51.29	ST
6	PROTECTIVE LIFE CORP COM	01/22/98	08/06/98	214.12	187.84	26.28	ST
11	QWEST COMM INTL INC	10/17/97	07/29/98	424.65	251.73	172.92	ST
30	QWEST COMM INTL INC	10/17/97	07/30/98	1,175.67	686.54	489.13	ST
25	REGIS CORP MINN	10/17/97	08/06/98	704.66	615.63	89.03	ST
33	REYNOLDS&REYNOLDS A	10/17/97	08/06/98	540.36	616.69	(76.33)	ST
74	RYANS FAMILY STEAK HOUSE	10/17/97	08/06/98	823.22	647.50	175.72	ST
15	SAFESKIN CORP	06/26/98	08/06/98	543.73	601.51	(57.78)	ST
7	SPX CORP COM	06/16/98	08/06/98	375.79	456.57	(80.78)	ST
1	SPX CORP COM	06/18/98	08/06/98	53.69	65.69	(12.00)	ST
13	SIRROM CAPITAL CORP	03/10/98	08/06/98	171.43	380.14	(208.71)	ST
13	SIRROM CAPITAL CORP	03/11/98	08/06/98	171.43	393.84	(222.41)	ST
18	SINCLAIR BRDCSTING CL A	02/02/98	08/06/98	449.98	431.54	18.44	ST

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Account No.
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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
6	SINCLAIR BRDCSTING CL A	03/12/98	08/06/98	149.99	163.34	(13.35)	ST
2	SINCLAIR BRDCSTING CL A	03/13/98	08/06/98	49.99	55.94	(5.95)	ST
6	SINCLAIR BRDCSTING CL A	03/16/98	08/06/98	150.00	167.82	(17.82)	ST
2	SINCLAIR BRDCSTING CL A	03/17/98	08/06/98	49.99	55.51	(5.52)	ST
4	SINCLAIR BRDCSTING CL A	03/18/98	08/06/98	100.01	114.38	(14.37)	ST
3	SUIZA FOODS CORP	05/11/98	08/06/98	136.11	175.88	(39.77)	ST
4	SUIZA FOODS CORP	05/12/98	08/06/98	181.49	232.35	(50.86)	ST
4	SUIZA FOODS CORP	05/13/98	08/06/98	181.49	235.77	(54.28)	ST
5	SUIZA FOODS CORP	07/27/98	08/06/98	226.88	281.41	(54.53)	ST
37	SEMPRA ENERGY	10/17/97	08/06/98	915.71	848.16	67.55	ST
42	SILICON V GRP PV 1CT DEL	10/17/97	08/06/98	582.73	1,270.50	(687.77)	ST
20	SMITH INTL INC DEL	10/17/97	08/06/98	497.48	1,585.00	(1,087.52)	ST
9	SOUTHDOWN INC	07/10/98	08/06/98	539.98	648.02	(108.04)	ST
7	SOVERIGN BANCORP INC COM	03/24/98	08/06/98	108.93	109.62	(.69)	ST
6	SOVERIGN BANCORP INC COM	03/25/98	08/06/98	93.37	131.89	(38.52)	ST
38	SOVERIGN BANCORP INC COM	03/30/98	08/06/98	591.36	719.05	(127.69)	ST
58	STERLING SOFTWARE INC	10/17/97	08/06/98	1,536.94	1,033.13	503.81	ST
47	SUNGARD DATA SYS INC	10/17/97	08/06/98	1,709.57	1,148.56	561.01	ST
15	TOMMY HILFIGER CORP COM	10/17/97	08/06/98	847.47	675.00	172.47	ST
9	TECH DATA CORP	11/03/97	08/06/98	384.17	389.25	(5.08)	ST
4	TECH DATA CORP	11/04/97	08/06/98	170.74	181.90	(11.16)	ST
5	TECH DATA CORP	11/05/97	08/06/98	213.43	226.30	(12.87)	ST
3	TECH DATA CORP	11/06/97	08/06/98	128.07	135.75	(7.68)	ST
6	TRUE NTH CMNCTS$0.33 1/3	07/10/98	08/06/98	163.49	186.37	(22.88)	ST
3	TRUE NTH CMNCTS$0.33 1/3	07/13/98	08/06/98	81.74	92.86	(11.12)	ST
1	TRUE NTH CMNCTS$0.33 1/3	07/14/98	08/06/98	27.25	31.46	(4.21)	ST
5	TRUE NTH CMNCTS$0.33 1/3	07/15/98	08/06/98	136.24	159.68	(23.44)	ST
2	TRUE NTH CMNCTS$0.33 1/3	07/16/98	08/06/98	54.51	64.18	(9.67)	ST
38	TEL- SAVE HLDG INC	10/17/97	08/06/98	484.48	891.73	(407.25)	ST
5	TCF FINANCIAL CORP COM	02/23/98	08/06/98	134.99	167.37	(32.38)	ST
12	TCF FINANCIAL CORP COM	02/24/98	08/06/98	323.98	402.55	(78.57)	ST
10	TCF FINANCIAL CORP COM	02/25/98	08/06/98	270.00	336.86	(66.86)	ST
30	UNIVERSAL HEALTH SVCS B	10/17/97	08/06/98	1,312.45	1,222.50	89.95	ST
6	UTILICORP UTD INC DEL	12/16/97	08/06/98	207.36	216.45	(9.09)	ST

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
5	UTILICORP UTD INC DEL	12/17/97	08/06/98	172.81	181.44	(8.63)	ST
8	UTILICORP UTD INC DEL	12/18/97	08/06/98	276.49	298.46	(21.97)	ST
3	UTILICORP UTD INC DEL	06/08/98	08/06/98	103.68	109.50	(5.82)	ST
4	UTILICORP UTD INC DEL	06/09/98	08/06/98	138.26	146.50	(8.24)	ST
13	VALERO REFNG & MKTNG CO	10/17/97	08/06/98	290.05	407.89	(117.84)	ST
3	WATERS CORP	07/13/98	08/06/98	176.80	194.98	(18.18)	ST
4	WATERS CORP	07/14/98	08/06/98	235.74	262.54	(26.80)	ST
1	WATERS CORP	07/15/98	08/06/98	58.93	67.00	(8.07)	ST
2	WATERS CORP	07/27/98	08/06/98	117.87	125.97	(8.10)	ST
3	WATERS CORP	07/29/98	08/06/98	176.81	194.05	(17.24)	ST
3	WATERS CORP	07/30/98	08/06/98	176.81	194.30	(17.49)	ST
32	WALLACE COMPUTR SVCS INC	10/17/97	08/06/98	591.98	1,162.00	(570.02)	ST
25	WARNACO GROUP INC CL A	10/17/97	08/06/98	881.22	771.88	109.34	ST
27	WATSON PHARMACEUTICALS	10/17/97	08/06/98	1,208.20	862.33	345.87	ST
5	WISCONSIN CENT TRANSN	02/24/98	08/06/98	99.99	136.75	(36.76)	ST
4	WISCONSIN CENT TRANSN	02/25/98	08/06/98	79.99	110.43	(30.44)	ST
9	WISCONSIN CENT TRANSN	02/26/98	08/06/98	179.99	248.37	(68.38)	ST
4	WISCONSIN CENT TRANSN	02/27/98	08/06/98	80.00	109.30	(29.30)	ST
1	WISCONSIN CENT TRANSN	03/02/98	08/06/98	20.00	27.44	(7.44)	ST
3	WISCONSIN CENT TRANSN	03/03/98	08/06/98	60.00	84.56	(24.56)	ST
9	WISCONSIN CENT TRANSN	03/04/98	08/06/98	180.00	255.94	(75.94)	ST
36	ZALE CORP NEW	10/17/97	08/06/98	1,075.46	905.32	170.14	ST
18	ZEBRA TECHNOLOGIES CRP A	10/17/97	08/06/98	619.85	598.50	21.35	ST

N/A - Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the capital gain or (loss) column and are not included in the realized capital gain and loss summary.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			5		5				
	Total Cash/Money Funds			5		5				
	Total of Long Portfolio			5		5				

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/03	Sale	-11	QWEST COMM INTL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR ACT HAS TRANS DETAILS PRICE 38.606300 TRADE DATE 07/29/98 CUS NO 74912110 SEC NO 63YF7 PRINCIPAL 424.674 SEC FEE 0.020	38.606		424.65

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/03	Purchase	3	WATERS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 64.683800 TRADE DATE 07/29/98 CUS NO 94184810 SEC NO 8CBR3 PRINCIPAL 194.051	64.683	194.05	
08/04	Purchase	16	CELLSTAR CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.491100 TRADE DATE 07/30/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 231.862	14.491	231.86	
08/04	• Sale	-30	QWEST COMM INTL INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 39.190300 TRADE DATE 07/30/98 CUS NO 74912110 SEC NO 63YF7 PRINCIPAL 1175.711 SEC FEE 0.040	39.190		1,175.67

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/04	Purchase	3	WATERS CORP EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 64.765100 TRADE DATE 07/30/98 CUS NO 94184810 SEC NO 8CBR3 PRINCIPAL 194.301	64.765	194.30	
08/05	Purchase	5	CELLSTAR CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.689000 TRADE DATE 07/31/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 73.457	14.689	73.45	
08/11	• Sale	-29	AMRESCO INC TRADE DATE 08/06/98 CUS NO 03190910 SEC NO 004C8 PRINCIPAL 775.757 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	26.750		775.72

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-16	AMERISOURCE HLTH CORP A ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 50.312500 TRADE DATE 08/06/98 CUS NO 03071P10 SEC NO 005B3 PRINCIPAL 805.008 SEC FEE 0.030	50.312		804.97
08/11	• Sale	-51	AMERICA WEST HLDG CL B ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 21.125000 TRADE DATE 08/06/98 CUS NO 02365720 SEC NO 009F6 PRINCIPAL 1077.381 SEC FEE 0.040	21.125		1,077.34
08/11	• Sale	-40	AVIS RENT A CAR INC COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 22.937500 TRADE DATE 08/06/98 CUS NO 05379010 SEC NO 012H2 PRINCIPAL 917.509 SEC FEE 0.040	22.937		917.46
08/11	• Sale	-60	ALTRON INC WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 02209210 SEC NO 01550 PRINCIPAL 735.007 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.250		734.97

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-34	ACCO CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 10.875000 TRADE DATE 08/06/98 CUS NO 00108410 SEC NO 02369 PRINCIPAL 369.753 SEC FEE 0.020	10.875		369.73
08/11	• Sale	-42	ACX TECHNOLOGIES INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 18.875000 TRADE DATE 08/06/98 CUS NO 00512310 SEC NO 02713 PRINCIPAL 792.757 SEC FEE 0.030	18.875		792.72
08/11	• Sale	-23	APPLE COMPUTER INC WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 03783310 SEC NO 05001 PRINCIPAL 842.388 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	36.625		842.35
08/11	• Sale	-32	ATMEL CORP COM WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 04951310 SEC NO 06456 PRINCIPAL 328.003 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	10.250		327.98

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-14	BORG WARNER AUTOMOTIVE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 44.125000 TRADE DATE 08/06/98 CUS NO 09972410 SEC NO 069K4 PRINCIPAL 617.756 SEC FEE 0.030	44.125		617.72
08/11	• Sale	-30	BARRET RES CORP PV $0.01 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 28.500000 TRADE DATE 08/06/98 CUS NO 06848020 SEC NO 07983 PRINCIPAL 855.008 SEC FEE 0.030	28.500		854.97
08/11	• Sale	-33	CABOT CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 25.625000 TRADE DATE 08/06/98 CUS NO 12705510 SEC NO 12647 PRINCIPAL 845.638 SEC FEE 0.030	25.625		845.60
08/11	• Sale	-45	CABLE DESIGN TECH CP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 20.000000 TRADE DATE 08/06/98 CUS NO 12692410 SEC NO 127F5 PRINCIPAL 900.009 SEC FEE 0.030	20.000		899.97

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-70	CELLSTAR CORP WE MAKE A MKT IN ISSUE PRICE 11 9/ 16 TRADE DATE 08/06/98 CUS NO 15092510 SEC NO 127J5 PRINCIPAL 809.388 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	11.562		809.35
08/11	• Sale	-37	CYTEC INDUSTRIES INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.875000 TRADE DATE 08/06/98 CUS NO 23282010 SEC NO 127L9 PRINCIPAL 1105.381 SEC FEE 0.040	29.875		1,105.34
08/11	• Sale	-39	CALENERGY INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 26.312500 TRADE DATE 08/06/98 CUS NO 12946610 SEC NO 133U4 PRINCIPAL 1026.191 SEC FEE 0.040	26.312		1,026.15
08/11	• Sale	-35	CENTRAL GRDEN & PET CO WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 15352710 SEC NO 15024 PRINCIPAL 748.137 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	21.375		748.10

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-23	CARAUSTAR INDS INC TRADE DATE 08/06/98 CUS NO 14090910 SEC NO 15062 PRINCIPAL 609.506 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	26.500		609.47
08/11	• Sale	-28	CHAMPION ENTRPRISES INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.312500 TRADE DATE 08/06/98 CUS NO 15849610 SEC NO 15735 PRINCIPAL 764.757 SEC FEE 0.030	27.312		764.72
08/11	• Sale	-29	CITY NATIONAL CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 36.062500 TRADE DATE 08/06/98 CUS NO 17856610 SEC NO 17622 PRINCIPAL 1045.811 SEC FEE 0.040	36.062		1,045.77
08/11	• Sale	-29	CLAYTON HOMES DEL $0.10 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 18.000000 TRADE DATE 08/06/98 CUS NO 18419010 SEC NO 17790 PRINCIPAL 522.005 SEC FEE 0.020	18.000		521.98

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-28	CMAC INVESTMENT CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 48.750000 TRADE DATE 08/06/98 CUS NO 12566210 SEC NO 18551 PRINCIPAL 1365.001 SEC FEE 0.050	48.750		1,364.95
08/11	• Sale	-35	COMPUSA INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 17.187500 TRADE DATE 08/06/98 CUS NO 20493210 SEC NO 19695 PRINCIPAL 601.566 SEC FEE 0.030	17.187		601.53
08/11	• Sale	-22	DIAL CORP NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 22.375000 TRADE DATE 08/06/98 CUS NO 25247D10 SEC NO 22587 PRINCIPAL 492.254 SEC FEE 0.020	22.375		492.23
08/11	• Sale	-25	DALLAS SEMICONDUCTOR CRP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 33.250000 TRADE DATE 08/06/98 CUS NO 23520410 SEC NO 22825 PRINCIPAL 831.258 SEC FEE 0.030	33.250		831.22

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
08/11	•	Sale	-13	DEVON ENERGY CP OKLA COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 30.750000 TRADE DATE 08/06/98 CUS NO 25179910 SEC NO 23584 PRINCIPAL 399.753 SEC FEE 0.020	30.750		399.73
08/11	•	Sale	-23	ELECTRONICS FOR IMAGING WE MAKE A MKT IN ISSUE PRICE 14 5/ 16 TRADE DATE 08/06/98 CUS NO 28608210 SEC NO 252T2 PRINCIPAL 329.193 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	14.312		329.17
08/11	•	Sale	-26	ETHAN ALLEN INTERIORS ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 40.750000 TRADE DATE 08/06/98 CUS NO 29760210 SEC NO 253C9 PRINCIPAL 1059.501 SEC FEE 0.040	40.750		1,059.46
08/11	•	Sale	-24	ESC MEDICAL ORD WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO M4086810 SEC NO 25421 PRINCIPAL 570.005 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	23.750		569.98

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-38	ECI TELECOM LTD COM WE MAKE A MKT IN ISSUE PRICE 32 15/ 16 TRADE DATE 08/06/98 CUS NO 26825810 SEC NO 25708 PRINCIPAL 1251.631 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	32.937		1,251.58
08/11	• Sale	-41	EDWARDS A G INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.875000 TRADE DATE 08/06/98 CUS NO 28176010 SEC NO 25852 PRINCIPAL 1470.881 SEC FEE 0.050	35.875		1,470.83
08/11	• Sale	-35	FRANCHISE FIN CP AMERICA ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 23.687500 TRADE DATE 08/06/98 CUS NO 35180710 SEC NO 277R9 PRINCIPAL 829.068 SEC FEE 0.030	23.687		829.03
08/11	• Sale	-21	FOOTSTAR INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 30.375000 TRADE DATE 08/06/98 CUS NO 34491210 SEC NO 280X7 PRINCIPAL 637.886 SEC FEE 0.030	30.375		637.85

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	Sale	-34	FIRST HEALTH GROUP CORP WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 32096010 SEC NO 28109 PRINCIPAL 807.508 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	23.750		807.47
08/11	Sale	-33	FINGERHUT COS INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 33.750000 TRADE DATE 08/06/98 CUS NO 31786710 SEC NO 28807 PRINCIPAL 1113.751 SEC FEE 0.040	33.750		1,113.71
08/11	Sale	-52	1ST TENN NATL CORP WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 33716210 SEC NO 29576 PRINCIPAL 1560.001 SEC FEE 0.060 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	30.000		1,559.94
08/11	Sale	-37	GENL NUTRITION COS INC WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 37047F10 SEC NO 31819 PRINCIPAL 851.008 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	23.000		850.97

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-19	GULFSTREAM AEROSPACE NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 40.937500 TRADE DATE 08/06/98 CUS NO 40273410 SEC NO 34416 PRINCIPAL 777.817 SEC FEE 0.030	40.937		777.78
08/11	• Sale	-28	HUMMINGBIRD COMMUNICATNS TRADE DATE 08/06/98 CUS NO 44544R10 SEC NO 347F4 PRINCIPAL 584.505 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	20.875		584.48
08/11	• Sale	-24	HADCO CORP WE MAKE A MKT IN ISSUE PRICE 26 11/ 16 TRADE DATE 08/06/98 CUS NO 40468110 SEC NO 34764 PRINCIPAL 640.506 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	26.687		640.47
08/11	• Sale	-35	HIGHWOODS PPTYS INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 28.375000 TRADE DATE 08/06/98 CUS NO 43128410 SEC NO 348A0 PRINCIPAL 993.139 SEC FEE 0.040	28.375		993.09

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-22	HEFTEL BROADCASTING CL A WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 42279910 SEC NO 348C3 PRINCIPAL 841.508 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	38.250		841.47
08/11	• Sale	-17	HARMAN INTL INDS INC NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 40.812500 TRADE DATE 08/06/98 CUS NO 41308610 SEC NO 35223 PRINCIPAL 693.816 SEC FEE 0.030	40.812		693.78
08/11	• Sale	-33	HEALTH CARE PPTY INVS ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 33.437500 TRADE DATE 08/06/98 CUS NO 42191510 SEC NO 35867 PRINCIPAL 1103.441 SEC FEE 0.040	33.437		1,103.40
08/11	• Sale	-91	HIBERNIA CORP CL A ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 17.250000 TRADE DATE 08/06/98 CUS NO 42865610 SEC NO 36320 PRINCIPAL 1569.751 SEC FEE 0.060	17.250		1,569.69

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-55	IMCO RECYCLING INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.937500 TRADE DATE 08/06/98 CUS NO 44968110 SEC NO 38369 PRINCIPAL 821.568 SEC FEE 0.030	14.937		821.53
08/11	• Sale	-21	KEANE INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 49.812500 TRADE DATE 08/06/98 CUS NO 48666510 SEC NO 41833 PRINCIPAL 1046.061 SEC FEE 0.040	49.812		1,046.02
08/11	• Sale	-25	KENNAMETAL INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 33.062500 TRADE DATE 08/06/98 CUS NO 48917010 SEC NO 42051 PRINCIPAL 826.568 SEC FEE 0.030	33.062		826.53
08/11	• Sale	-34	LINCARE HLDGS INC WE MAKE A MKT IN ISSUE PRICE 36 7/ 16 TRADE DATE 08/06/98 CUS NO 53279110 SEC NO 44634 PRINCIPAL 1238.881 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	36.437		1,238.83

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Merrill Lynch

Consults

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	Journal Entry	-13	MID OCEAN LTD ORD TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039448442			
08/11	• Sale	-30	MACK CALI REALTY CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.125000 TRADE DATE 08/06/98 CUS NO 55448910 SEC NO 46FB2 PRINCIPAL 873.758 SEC FEE 0.030	29.125		873.72
08/11	• Sale	-29	MICHAELS STORES INC WE MAKE A MKT IN ISSUE PRICE 29 11/ 16 TRADE DATE 08/06/98 CUS NO 59408710 SEC NO 49337 PRINCIPAL 860.948 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	29.687		860.91
08/11	• Sale	-44	MUTUAL RISK MGMT LTD COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.062500 TRADE DATE 08/06/98 CUS NO 62835110 SEC NO 52106 PRINCIPAL 1542.751 SEC FEE 0.060	35.062		1,542.69

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-37	NOBLE DRILLING CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 16.875000 TRADE DATE 08/06/98 CUS NO 65504210 SEC NO 55558 PRINCIPAL 624.386 SEC FEE 0.030	16.875		624.35
08/11	• Sale	-40	NIPSCO INDUSTRIES INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.250000 TRADE DATE 08/06/98 CUS NO 62914010 SEC NO 55624 PRINCIPAL 1090.001 SEC FEE 0.040	27.250		1,089.96
08/11	• Sale	-43	PACIFIC GULF PPTYS INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 20.062500 TRADE DATE 08/06/98 CUS NO 69439610 SEC NO 584X2 PRINCIPAL 862.698 SEC FEE 0.030	20.062		862.66
08/11	• Sale	-116	PHARMERICA INC WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 71713510 SEC NO 59150 PRINCIPAL 638.006 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	5.500		637.97

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Consults

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-16	PROMUS HOTEL CORP NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.937500 TRADE DATE 08/06/98 CUS NO 74342P10 SEC NO 591T2 PRINCIPAL 479.004 SEC FEE 0.020	29.937		478.98
08/11	• Sale	-36	PEOPLE HERITAGE FINL GRP WE MAKE A MKT IN ISSUE PRICE 21 1/ 16 TRADE DATE 08/06/98 CUS NO 71114710 SEC NO 60474 PRINCIPAL 758.257 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	21.062		758.22
08/11	• Sale	-34	PINNACLE WEST CAP CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 41.812500 TRADE DATE 08/06/98 CUS NO 72348410 SEC NO 61750 PRINCIPAL 1421.631 SEC FEE 0.050	41.812		1,421.58
08/11	• Sale	-32	PITTSTON BRINK'S GRP $1 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.625000 TRADE DATE 08/06/98 CUS NO 72570110 SEC NO 61951 PRINCIPAL 1140.001 SEC FEE 0.040	35.625		1,139.96

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-28	PROTECTIVE LIFE CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.687500 TRADE DATE 08/06/98 CUS NO 74367410 SEC NO 62937 PRINCIPAL 999.259 SEC FEE 0.040	35.687		999.21
08/11	• Sale	-25	REGIS CORP MINN WE MAKE A MKT IN ISSUE PRICE 28 3/ 16 TRADE DATE 08/06/98 CUS NO 75893210 SEC NO 64418 PRINCIPAL 704.697 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	28.187		704.66
08/11	• Sale	-33	REYNOLDS&REYNOLDS A ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 16.375000 TRADE DATE 08/06/98 CUS NO 76169510 SEC NO 64611 PRINCIPAL 540.385 SEC FEE 0.020	16.375		540.36
08/11	• Sale	-74	RYANS FAMILY STEAK HOUSE WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 78351910 SEC NO 66161 PRINCIPAL 823.258 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	11.125		823.22

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Consults

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-15	SAFESKIN CORP WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 78645410 SEC NO 663E7 PRINCIPAL 543.755 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	36.250		543.73
08/11	• Sale	-8	SPX CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.687500 TRADE DATE 08/06/98 CUS NO 78463510 SEC NO 66422 PRINCIPAL 429.504 SEC FEE 0.020	53.687		429.48
08/11	• Sale	-26	SIRROM CAPITAL CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 13.187500 TRADE DATE 08/06/98 CUS NO 82990510 SEC NO 665R7 PRINCIPAL 342.883 SEC FEE 0.020	13.187		342.86
08/11	• Sale	-38	SINCLAIR BRDCSTING CL A WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 82922610 SEC NO 666H2 PRINCIPAL 950.009 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	25.000		949.96

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-16	SUIZA FOODS CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.375000 TRADE DATE 08/06/98 CUS NO 86507710 SEC NO 667X6 PRINCIPAL 726.007 SEC FEE 0.030	45.375		725.97
08/11	• Sale	-37	SEMPRA ENERGY ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 24.750000 TRADE DATE 08/06/98 CUS NO 81685110 SEC NO 672M1 PRINCIPAL 915.759 SEC FEE 0.040	24.750		915.71
08/11	• Sale	-42	SILICON V GRP PV 1CT DEL WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 82706610 SEC NO 68890 PRINCIPAL 582.755 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	13.875		582.73
08/11	• Sale	-20	SMITH INTL INC DEL ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 24.875000 TRADE DATE 08/06/98 CUS NO 83211010 SEC NO 69412 PRINCIPAL 497.504 SEC FEE 0.020	24.875		497.48

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-9	SOUTHDOWN INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 60.000000 TRADE DATE 08/06/98 CUS NO 84129710 SEC NO 69814 PRINCIPAL 540.005 SEC FEE 0.020	60.000		539.98
08/11	• Sale	-51	SOVERIGN BANCORP INC COM WE MAKE A MKT IN ISSUE PRICE 15 9/ 16 TRADE DATE 08/06/98 CUS NO 84590510 SEC NO 70647 PRINCIPAL 793.697 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	15.562		793.66
08/11	• Sale	-58	STERLING SOFTWARE INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 26.500000 TRADE DATE 08/06/98 CUS NO 85954710 SEC NO 72149 PRINCIPAL 1537.001 SEC FEE 0.060	26.500		1,536.94
08/11	• Sale	-47	SUNGARD DATA SYS INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 36.375000 TRADE DATE 08/06/98 CUS NO 86736310 SEC NO 72772 PRINCIPAL 1709.631 SEC FEE 0.060	36.375		1,709.57

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-15	TOMMY HILFIGER CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 56.500000 TRADE DATE 08/06/98 CUS NO G8915Z10 SEC NO 73656 PRINCIPAL 847.508 SEC FEE 0.030	56.500		847.47
08/11	• Sale	-21	TECH DATA CORP PRICE 42 11/ 16 TRADE DATE 08/06/98 CUS NO 87823710 SEC NO 73694 PRINCIPAL 896.448 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	42.687		896.41
08/11	• Sale	-17	TRUE NTH CMNCTS$0.33 1/3 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.250000 TRADE DATE 08/06/98 CUS NO 89784410 SEC NO 738T3 PRINCIPAL 463.254 SEC FEE 0.020	27.250		463.23
08/11	• Sale	-38	TEL- SAVE HLDG INC WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 87917610 SEC NO 739L3 PRINCIPAL 484.504 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.750		484.48

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-27	TCF FINANCIAL CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.000000 TRADE DATE 08/06/98 CUS NO 87227510 SEC NO 74475 PRINCIPAL 729.007 SEC FEE 0.030	27.000		728.97
08/11	• Sale	-30	UNIVERSAL HEALTH SVCS B ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 43.750000 TRADE DATE 08/06/98 CUS NO 91390310 SEC NO 78492 PRINCIPAL 1312.501 SEC FEE 0.050	43.750		1,312.45
08/11	• Sale	-26	UTILICORP UTD INC DEL ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.562500 TRADE DATE 08/06/98 CUS NO 91800510 SEC NO 78781 PRINCIPAL 898.638 SEC FEE 0.030	34.562		898.60
08/11	• Sale	-13	VALERO REFNG & MKTNG CO ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 22.312500 TRADE DATE 08/06/98 CUS NO 91913Y10 SEC NO 79A05 PRINCIPAL 290.062 SEC FEE 0.010	22.312		290.05

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Account No
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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	• Sale	-16	WATERS CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 58.937500 TRADE DATE 08/06/98 CUS NO 94184810 SEC NO 8CBR3 PRINCIPAL 943.009 SEC FEE 0.040	58.937		942.96
08/11	• Sale	-32	WALLACE COMPUTR SVCS INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 18.500000 TRADE DATE 08/06/98 CUS NO 93227010 SEC NO 80104 PRINCIPAL 592.005 SEC FEE 0.020	18.500		591.98
08/11	• Sale	-25	WARNACO GROUP INC CL A ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.250000 TRADE DATE 08/06/98 CUS NO 93439010 SEC NO 80242 PRINCIPAL 881.258 SEC FEE 0.030	35.250		881.22
08/11	• Sale	-27	WATSON PHARMACEUTICALS ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 44.750000 TRADE DATE 08/06/98 CUS NO 94268310 SEC NO 80562 PRINCIPAL 1208.251 SEC FEE 0.050	44.750		1,208.20

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	Sale	-35	WISCONSIN CENT TRANSN WE MAKE A MKT IN ISSUE TRADE DATE 08/06/98 CUS NO 97659210 SEC NO 83197 PRINCIPAL 700.007 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	20.000		699.97
08/11	Sale	-36	ZALE CORP NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.875000 TRADE DATE 08/06/98 CUS NO 98885810 SEC NO 84484 PRINCIPAL 1075.501 SEC FEE 0.040	29.875		1,075.46
08/11	Sale	-18	ZEBRA TECHNOLOGIES CRP A PRICE 34 7/ 16 TRADE DATE 08/06/98 CUS NO 98920710 SEC NO 84468 PRINCIPAL 619.886 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	34.437		619.85
08/13	Journal Entry	13	MID OCEAN LTD ORD JOURNAL ENTRY ADJUSTMENT VS 44330281 UNIT 41W BATCH # = 00030103471			
08/19	Exchange	13	EXEL LIMITED (NEW) CL A			
08/19	Exchange	-13	MID OCEAN LTD ORD			

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
08/25	*	Sale	-13	EXEL LIMITED (NEW) CL A AS OF 08/20 PRICE 76.250000	76.250		991.21
				Net Total			78,564.79
				Dividends and Interest			
08/03	*	Dividend		ILLINOVA CORP HOLDING 30.0000			9.30
08/13	*	Dividend		CITY NATIONAL CORP HOLDING 29.0000			4.06
08/17	*	Dividend		BORG WARNER AUTOMOTIVE HOLDING 14.0000			2.10
08/17	*	Dividend		PEOPLE HERITAGE FINL GRP HOLDING 36.0000			3.96
08/17	*	Dividend		SOVERIGN BANCORP INC COM HOLDING 51.0000			1.02
08/19	*	Dividend		HIGHWOODS PPTYS INC HOLDING 35.0000			18.90
08/20	*	Dividend		FRANCHISE FIN CP AMERICA HOLDING 35.0000			16.45
08/20	*	Dividend		FINGERHUT COS INC HOLDING 33.0000			1.32
08/20	*	Dividend		HEALTH CARE PPTY INVS HOLDING 33.0000			21.78
08/20	*	Dividend		HIBERNIA CORP CL A HOLDING 91.0000			8.19
08/20	*	Dividend		NIPSCO INDUSTRIES INC HOLDING 40.0000			9.60

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Date		Transaction	Quantity	Monthly Activity Description	Price	Debit	Credit
				Dividends and Interest			
08/20		Cash Dividend		CMA MONEY FUND			
				$10.28 FOR 20 DAYS			
08/21	*	Dividend		FROM 07-31 THRU 08-19			10.28
				MUTUAL RISK MGMT LTD COM			
08/25	*	Dividend		HOLDING 44.0000			2.20
				KENNAMETAL INC			
08/28	*	Rpt Fgn Div		HOLDING 25.0000			4.25
				ECI TELECOM LTD COM			
08/31	*	Dividend		HOLDING 38.0000			1.90
				TCF FINANCIAL CORP COM			
				HOLDING 27.0000			4.39
				Net Total			119.70
				Other Activity			
08/11		Journal Entry		TR TO 44330281			
				N/O VIRGINIA WARD TURNER		5,864.00	
				VS 44330281 UNIT 443			
08/12		Journal Entry		BATCH # = 00039448442			
				TR TO 44330281			
				N/O VIRGINIA WARD TURNER		76,667.00	
08/12		Journal Entry		VS 44330281 UNIT 443			
08/19	*	Cash in Lieu		BATCH # = 00039352833			
08/26		Journal Entry		ML CONSULTS FEE 3Q98			367.33
				EXEL LIMITED (NEW) CL A			
				TR TO 44330281			21.38
				N/O VIRGINIA WARD TURNER		1,484.59	
				VS 44330281 UNIT 443			
				BATCH # = 00039346200			

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
08/28	Fgn Div Tax		ECI TELECOM LTD COM NON-RECLAIMABLE TAX		.32	
			Net Total		83,627.20	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	79,258.45	104,163.34

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/31	Opening Balance					.68CR	4,948
08/03	* Dividend		ILLINOVA CORP HOLDING 30.0000		9.30CR		
08/03	* Sale	-11	QWEST COMM INTL INC	38.606	424.65CR		
08/03	Purchase	3	WATERS CORP	64.683	194.05	240.58CR	4,948
08/04	Purchase	16	CELLSTAR CORP	14.491	231.86		
08/04	* Sale	-30	QWEST COMM INTL INC	39.190	1,175.67CR		
08/04	Purchase	3	WATERS CORP	64.765	194.30		
08/04	Purchase	230	CMA MONEY FUND		230.00	760.09CR	5,178
08/05	Purchase	5	CELLSTAR CORP	14.689	73.45		
08/05	Purchase	686	CMA MONEY FUND		686.00	.64CR	5,864
08/11	Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039448442		5,864.00		
08/11	* Sale	-29	AMRESCO INC	26.750	775.72CR		
08/11	* Sale	-16	AMERISOURCE HLTH CORP A	50.312	804.97CR		
08/11	* Sale	-51	AMERICA WEST HLDG CL B	21.125	1,077.34CR		
08/11	* Sale	-40	AVIS RENT A CAR INC COM	22.937	917.46CR		
08/11	* Sale	-60	ALTRON INC	12.250	734.97CR		
08/11	* Sale	-34	ACCO CORP COM	10.875	369.73CR		
08/11	* Sale	-42	ACX TECHNOLOGIES INC	18.875	792.72CR		
08/11	* Sale	-23	APPLE COMPUTER INC	36.625	842.35CR		
08/11	* Sale	-32	ATMEL CORP COM	10.250	327.98CR		
08/11	* Sale	-14	BORG WARNER AUTOMOTIVE	44.125	617.72CR		
08/11	* Sale	-30	BARRET RES CORP PV $0.01	28.500	854.97CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/11	• Sale	-33	CABOT CORP	25.625	845.60CR		
08/11	• Sale	-45	CABLE DESIGN TECH CP	20.000	899.97CR		
08/11	• Sale	-70	CELLSTAR CORP	11.562	809.35CR		
08/11	• Sale	-37	CYTEC INDUSTRIES INC	29.875	1,105.34CR		
08/11	• Sale	-39	CALENERGY INC	26.312	1,026.15CR		
08/11	• Sale	-35	CENTRAL GRDEN & PET CO	21.375	748.10CR		
08/11	• Sale	-23	CARAUSTAR INDS INC	26.500	609.47CR		
08/11	• Sale	-28	CHAMPION ENTRPRISES INC	27.312	764.72CR		
08/11	• Sale	-29	CITY NATIONAL CORP	36.062	1,045.77CR		
08/11	• Sale	-29	CLAYTON HOMES DEL $0.10	18.000	521.98CR		
08/11	• Sale	-28	CMAC INVESTMENT CORP COM	48.750	1,364.95CR		
08/11	• Sale	-35	COMPUSA INC	17.187	601.53CR		
08/11	• Sale	-22	DIAL CORP NEW	22.375	492.23CR		
08/11	• Sale	-25	DALLAS SEMICONDUCTOR CRP	33.250	831.22CR		
08/11	• Sale	-13	DEVON ENERGY CP OKLA COM	30.750	399.73CR		
08/11	• Sale	-23	ELECTRONICS FOR IMAGING	14.312	329.17CR		
08/11	• Sale	-26	ETHAN ALLEN INTERIORS	40.750	1,059.46CR		
08/11	• Sale	-24	ESC MEDICAL ORD	23.750	569.98CR		
08/11	• Sale	-38	ECI TELECOM LTD COM	32.937	1,251.58CR		
08/11	• Sale	-41	EDWARDS A G INC	35.875	1,470.83CR		
08/11	• Sale	-35	FRANCHISE FIN CP AMERICA	23.687	829.03CR		
08/11	• Sale	-21	FOOTSTAR INC	30.375	637.85CR		
08/11	• Sale	-34	FIRST HEALTH GROUP CORP	23.750	807.47CR		
08/11	• Sale	-33	FINGERHUT COS INC	33.750	1,113.71CR		
08/11	• Sale	-52	1ST TENN NATL CORP	30.000	1,559.94CR		
08/11	• Sale	-37	GENL NUTRITION COS INC	23.000	850.97CR		
08/11	• Sale	-19	GULFSTREAM AEROSPACE NEW	40.937	777.78CR		
08/11	• Sale	-28	HUMMINGBIRD COMMUNICATNS	20.875	584.48CR		
08/11	• Sale	-24	HADCO CORP	26.687	640.47CR		
08/11	• Sale	-35	HIGHWOODS PPTYS INC	28.375	993.09CR		

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/11	• Sale	-22	HEFTEL BROADCASTING CL A	38.250	841.47CR		
08/11	• Sale	-17	HARMAN INTL INDS INC NEW	40.812	693.78CR		
08/11	• Sale	-33	HEALTH CARE PPTY INVS	33.437	1,103.40CR		
08/11	• Sale	-91	HIBERNIA CORP CL A	17.250	1,569.69CR		
08/11	• Sale	-55	IMCO RECYCLING INC	14.937	821.53CR		
08/11	• Sale	-21	KEANE INC	49.812	1,046.02CR		
08/11	• Sale	-25	KENNAMETAL INC	33.062	826.53CR		
08/11	• Sale	-34	LINCARE HLDGS INC	36.437	1,238.83CR		
08/11	Journal Entry	-13	MID OCEAN LTD ORD TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039448442				
08/11	• Sale	-30	MACK CALI REALTY CORP	29.125	873.72CR		
08/11	• Sale	-29	MICHAELS STORES INC	29.687	860.91CR		
08/11	• Sale	-44	MUTUAL RISK MGMT LTD COM	35.062	1,542.69CR		
08/11	• Sale	-37	NOBLE DRILLING CORP COM	16.875	624.35CR		
08/11	• Sale	-40	NIPSCO INDUSTRIES INC	27.250	1,089.96CR		
08/11	• Sale	-43	PACIFIC GULF PPTYS INC	20.062	862.66CR		
08/11	• Sale	-116	PHARMERICA INC	5.500	637.97CR		
08/11	• Sale	-16	PROMUS HOTEL CORP NEW	29.937	478.98CR		
08/11	• Sale	-36	PEOPLE HERITAGE FINL GRP	21.062	758.22CR		
08/11	• Sale	-34	PINNACLE WEST CAP CORP	41.812	1,421.58CR		
08/11	• Sale	-32	PITTSTON BRINK'S GRP $1	35.625	1,139.96CR		
08/11	• Sale	-28	PROTECTIVE LIFE CORP COM	35.687	999.21CR		
08/11	• Sale	-25	REGIS CORP MINN	28.187	704.66CR		
08/11	• Sale	-33	REYNOLDS&REYNOLDS A	16.375	540.36CR		
08/11	• Sale	-74	RYANS FAMILY STEAK HOUSE	11.125	823.22CR		
08/11	• Sale	-15	SAFESKIN CORP	36.250	543.73CR		
08/11	• Sale	-8	SPX CORP COM	53.687	429.48CR		

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Merrill Lynch

Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/11	* Sale	-26	SIRROM CAPITAL CORP	13.187	342.86CR		
08/11	* Sale	-38	SINCLAIR BRDCSTING CL A	25.000	949.96CR		
08/11	* Sale	-16	SUIZA FOODS CORP	45.375	725.97CR		
08/11	* Sale	-37	SEMPRA ENERGY	24.750	915.71CR		
08/11	* Sale	-42	SILICON V GRP PV 1CT DEL	13.875	582.73CR		
08/11	* Sale	-20	SMITH INTL INC DEL	24.875	497.48CR		
08/11	* Sale	-9	SOUTHDOWN INC	60.000	539.98CR		
08/11	* Sale	-51	SOVERIGN BANCORP INC COM	15.562	793.66CR		
08/11	* Sale	-58	STERLING SOFTWARE INC	26.500	1,536.94CR		
08/11	* Sale	-47	SUNGARD DATA SYS INC	36.375	1,709.57CR		
08/11	* Sale	-15	TOMMY HILFIGER CORP COM	56.500	847.47CR		
08/11	* Sale	-21	TECH DATA CORP	42.687	896.41CR		
08/11	* Sale	-17	TRUE NTH CMNCTS$0.33 1/3	27.250	463.23CR		
08/11	* Sale	-38	TEL- SAVE HLDG INC	12.750	484.48CR		
08/11	* Sale	-27	TCF FINANCIAL CORP COM	27.000	728.97CR		
08/11	* Sale	-30	UNIVERSAL HEALTH SVCS B	43.750	1,312.45CR		
08/11	* Sale	-26	UTILICORP UTD INC DEL	34.562	898.60CR		
08/11	* Sale	-13	VALERO REFNG & MKTNG CO	22.312	290.05CR		
08/11	* Sale	-16	WATERS CORP	58.937	942.96CR		
08/11	* Sale	-32	WALLACE COMPUTR SVCS INC	18.500	591.98CR		
08/11	* Sale	-25	WARNACO GROUP INC CL A	35.250	881.22CR		
08/11	* Sale	-27	WATSON PHARMACEUTICALS	44.750	1,208.20CR		
08/11	* Sale	-35	WISCONSIN CENT TRANSN	20.000	699.97CR		
08/11	* Sale	-36	ZALE CORP NEW	29.875	1,075.46CR		
08/11	* Sale	-18	ZEBRA TECHNOLOGIES CRP A	34.437	619.85CR	70,803.56CR	5,864
08/12	Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039352833		76,667.00		
08/12	Journal Entry		ML CONSULTS FEE 3Q98		367.33CR		
08/12	Purchase	70,803	CMA MONEY FUND		70,803.00	76,299.11	76,667
08/13	* Dividend		CITY NATIONAL CORP HOLDING 29.0000		4.06CR		

Merrill Lynch

Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/13	Journal Entry	13	MID OCEAN LTD ORD JOURNAL ENTRY ADJUSTMENT VS 44330281 UNIT 41W BATCH # = 00030103471				
08/13	Sale	-76,300	CMA MONEY FUND REDEMPT AS OF 08/12/1998		76,300.00CR	4.95CR	367
08/14	Purchase	4	CMA MONEY FUND		4.00	.95CR	371
08/17	* Dividend		BORG WARNER AUTOMOTIVE HOLDING 14.0000		2.10CR		
08/17	* Dividend		PEOPLE HERITAGE FINL GRP HOLDING 36.0000		3.96CR		
08/17	* Dividend		SOVERIGN BANCORP INC COM HOLDING 51.0000		1.02CR	8.03CR	371
08/19	* Cash In Lieu		EXEL LIMITED (NEW) CL A		21.38CR		
08/19	Exchange	13	EXEL LIMITED (NEW) CL A				
08/19	* Dividend		HIGHWOODS PPTYS INC HOLDING 35.0000		18.90CR		
08/19	Exchange	-13	MID OCEAN LTD ORD				
08/19	Sale	-371	CMA MONEY FUND		371.00CR	419.31CR	
08/20	* Dividend		FRANCHISE FIN CP AMERICA HOLDING 35.0000		16.45CR		
08/20	* Dividend		FINGERHUT COS INC HOLDING 33.0000		1.32CR		
08/20	* Dividend		HEALTH CARE PPTY INVS HOLDING 33.0000		21.78CR		
08/20	* Dividend		HIBERNIA CORP CL A HOLDING 91.0000		8.19CR		
08/20	* Dividend		NIPSCO INDUSTRIES INC HOLDING 40.0000		9.60CR		
08/20	Cash Dividend		CMA MONEY FUND $10.28 FOR 20 DAYS FROM 07-31 THRU 08-19		10.28CR	486.93CR	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/21	* Dividend		MUTUAL RISK MGMT LTD COM HOLDING 44.0000		2.20CR		
08/25	* Sale	-13	EXEL LIMITED (NEW) CL A AS OF 08/20 PRICE 76.250000	76.250	991.21CR	489.13CR	
08/25	* Dividend		KENNAMETAL INC HOLDING 25.0000		4.25CR		
08/26	Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039346200		1,484.59	1,484.59CR	
08/28	* Rpt Fgn Div		ECI TELECOM LTD COM HOLDING 38.0000		1.90CR		
08/28	Fgn Div Tax		ECI TELECOM LTD COM NON-RECLAIMABLE TAX		.32	.00	
08/31	* Dividend		TCF FINANCIAL CORP COM HOLDING 27.0000		4.39CR	1.58CR	
08/31	Closing Balance				5.97CR	5.97CR	

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Exhibit E

Merrill Lynch

1998 ENHANCED TAX REPORTING STATEMENT

Annual Statement

Account No.	Taxpayer No.	Statement Period	Page
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VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Payer:
Merrill Lynch,
Pierce, Fenner & Smith Inc
300 Davidson Ave
Somerset, NJ 08873
Federal Identification Number 13-5674085

1099-DIV 1998 Dividends and Distributions (OMB NO. 1545-0110)

		Amount
1	Ordinary Dividends	3,783.55
2a	Total Capital Gain Distributions	8.28
2b	28% Rate Gain	0.00
2c	Unrecap. Sec. 1250 Gain	0.30
2d	Section 1202 Gain	0.00
3	Non-Taxable Distributions	50.67
4	**Federal Income Tax Withheld**	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	9.98
7	Foreign Country or U.S. Possession	VARIOUS
8	Liquidation Distributions Cash	0.00
9	Liquidation Distributions Non-Cash (Fair Market Value)	0.00

See Page 3 of the Tax Guide for an Explanation.

1099-INT 1998 Interest Income (OMB NO. 1545-0112)

		Amount
1	Interest Income Not included in Line 3	832.50
2	Early Withdrawal Penalty	0.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	0.00
4	**Federal Income Tax Withheld**	0.00
5	Foreign Tax Paid	0.00
6	Foreign Country or U.S. Possession	
*	Investment Expense Included in Line 1	0.00
*	Total Reportable Interest is the Sum of Lines 1 and 3	832.50

See Page 5 of the Tax Guide for an Explanation

Summary of 1998 Original Issue Discount Items

		Amount
1	Total Original Issue Discount for 1998	0.00 **

**Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 1998 Original Issue Discount detail section of this statement.

See Page 7 of the Tax Guide for an Explanation.

Summary of 1998 Proceeds from Broker & Barter Exchange Transactions

		Amount
2	Gross Proceeds Less Commissions	66,967.85
4	Federal Income Tax Withheld	0.00

Gross Proceeds from each of your 1998 securities trades are individually reported to the IRS. Refer to the 1998 Gross Proceeds detail section of this statement

See Page 8 of the Tax Guide for an Explanation

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported

You may reach a Tax Representative at 1-(800) MER-ACCT (1-800-637-2228)

Merrill Lynch, Pierce, Fenner & Smith Inc.
Member, Securities Investor Protection Corporation (SPIC)
We urge you to keep this statement with your investment records

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VIRGINIA WARD TURNER

1099-B — **1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS** — (OMB NO. 1545-0715)

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 1099-B Gross Proceeds*	Remarks
AIRTOUCH COMMUNCTNS DEL	00949T100	70	SALE	08/11/98		3,881.25	
BRILLIANCE CHINA AUTO HL	G1368B102	250	SALE	08/11/98		1,443.12	
CISCO SYSTEMS INC COM	17275R102	90	SALE	08/11/98		8,624.98	
COMPAQ COMPUTER CORP	204493100	140	SALE	03/10/98		3,421.65	
DELL COMPUTER CORP	247025109	100	SALE	08/11/98		10,508.04	
D R HORTON INC	23331A109	100	SALE	08/11/98		2,028.28	
J P MORGAN & CO INC	616880100	40	SALE	01/21/98		3,911.09	
LUCENT TECHNOLOGIES INC	549463107	55	SALE	02/27/98		5,936.00	
MICROSOFT CORP	594918104	100	SALE	08/11/98		10,201.80	
NOKIA CORP "A" ADR	654902204	100	SALE	08/11/98		7,708.13	
PEOPLESOFT INC COM	712713106	86	SALE	03/17/98		4,116.41	
SAFESKIN CORP	786454108	150	SALE	08/11/98		5,187.10	
TOTAL GROSS PROCEEDS						66,967.85	
TOTAL FEDERAL INCOME TAX WITHHELD					0.00		

*** Gross Proceeds and above transaction details from each of your 1998 securities trades are individually reported to the IRS (less commissions). See page 8 of the Tax Guide for an explanation.**

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Merrill Lynch

1998 ENHANCED TAX REPORTING STATEMENT

Annual Statement

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
BAKER HUGHES INC	100	02/27/98	DIVIDEND		11.50	
	100	05/22/98	DIVIDEND		11.50	
	100	08/21/98	DIVIDEND		11.50	
			Subtotal		34.50	
BRILLIANCE CHINA AUTO HL	250	04/30/98	FOREIGN DIVIDEND		10.00	
CRESCENT REAL EST EQ TEX		12/31/98	RECLASS DIST		83.55	TOT DIV DIST 142.50
COMPAQ COMPUTER CORP	70	01/20/98	DIVIDEND		2.10	
D R HORTON INC	100	02/06/98	DIVIDEND		2.25	
	100	05/15/98	DIVIDEND		2.25	
	100	08/14/98	DIVIDEND		2.25	
			Subtotal		6.75	
ENSCO INTL INC COM	100	03/18/98	DIVIDEND		2.50	
	100	06/17/98	DIVIDEND		2.50	
	100	09/16/98	DIVIDEND		2.50	
			Subtotal		7.50	
J P MORGAN & CO INC	40	01/15/98	DIVIDEND		38.00	
LUCENT TECHNOLOGIES INC	55	03/02/98	DIVIDEND		4.13	
NOKIA CORP "A" ADR	50	04/13/98	FOREIGN DIVIDEND		66.56	
		04/13/98	FOREIGN TAX	9.98		NON-RECLAIMABLE TAX
CHA FUND		MAR	DIVIDEND		4.33	
		APR	DIVIDEND		8.22	
		MAY	DIVIDEND		8.31	
		JUN	DIVIDEND		9.34	

Merrill Lynch, Pierce, Fenner & Smith Inc.
ode 5028R (R12-98) Member, Securities Investor Protection Corporation (SPIC)
We urge you to keep this statement with your investment records

Merrill Lynch

1998 ENHANCED TAX REPORTING STATEMENT

Annual Statement

Account No.	Taxpayer No.	Statement Period
[redacted]81	[redacted]	1998 Annual Summary

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Memo

DIVIDENDS

CMA FUND	JUL	DIVIDEND			9.13
	AUG	DIVIDEND			323.55
	SEP	DIVIDEND			852.31
	OCT	DIVIDEND			771.91
	NOV	DIVIDEND			713.97
	DEC	DIVIDEND			829.39
			Subtotal		3,530.46
FEDERAL INCOME TAX WITHHELD				0.00	
TOTAL FOREIGN TAX PAID (LINE 6 1099-DIV)				9.98	
TOTAL INVESTMENT EXPENSES (LINE 5 1099-DIV)					0.00
TOTAL ORDINARY DIVIDENDS (LINE 1 1099-DIV)					3,783.55

CAPITAL GAIN DISTRIBUTIONS

CRESCENT REAL EST EQ TEX	12/31/98	RECLASS DIST		7.98	TOT 20% RATI
TOTAL 20% RATE CAPITAL GAIN DISTRIBUTIONS				7.98	
CRESCENT REAL EST EQ TEX	12/31/98	RECLASS DIST		.30	TOT 1250 GAIN.....0.00
TOTAL UNRECAP. SEC. 1250 GAIN (LINE 2C 1099-DIV)				.30	
FEDERAL INCOME TAX WITHHELD				0.00	
TOTAL CAPITAL GAIN DISTRIBUTIONS (LINE 2A 1099-DIV)				8.28	

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SUMMARY 1998

Merrill Lynch, Pierce, Fenner & Smith Inc.
Member, Securities Investor Protection Corporation (SPIC)
We urge you to keep this statement with your investment records

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
NONTAXABLE DISTRIBUTIONS						
CRESCENT REAL EST EQ TEX		12/31/98	RECLASS DIST		50.67	TOT PRIN PMTS.....0.00
TOTAL NONTAXABLE DISTRIBUTIONS (LINE 3 1099-DIV)					50.67	
TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 1099-DIV)				0.00		

1998 INTEREST INCOME

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
INTEREST						
NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE		09/15/98	INTEREST		832.50	
FEDERAL INCOME TAX WITHHELD				0.00		
TOTAL FOREIGN TAX PAID (LINE 5 1099-INT)				0.00		
TOTAL INTEREST					832.50	
TOTAL INTEREST NOT INCLUDED IN LINE 3 (LINE 1 1099-INT)					832.50	

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Code 5028R (R12-98) Merrill Lynch, Pierce, Fenner & Smith Inc.
Member, Securities Investor Protection Corporation (SPIC)
We urge you to keep this statement with your investment records

VIRGINIA WARD TURNER

1998 INTEREST INCOME

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks

INTEREST

TOTAL INTEREST ON US SAVINGS BONDS AND TREASURY OBLIGATIONS (LINE 3 1099-INT)		0.00
TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 1099-INT)	0.00	
TOTAL REPORTABLE INTEREST (SUM OF 1 & 3 1099-INT)		832.50

IMPORTANT TAX INFORMATION

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported

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VIRGINIA WARD TURNER
203 N GORDON DR
CROCKETT TX 75835-1713

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

1998 INCOME SUMMARY

Reportable Dividends	3,783.55 *
Reportable Interest	832.50
Non-Reportable Money Fund Dividends	0.00
Non-Reportable Div./Limited Partnership Div.	0.00
Non-Reportable Interest	0.00
Non-Reportable OID	0.00
Total	4,616.05
Accrued Interest Paid	0.00
Foreign Tax Paid - Dividends	9.98
Foreign Tax Paid - Interest	0.00
Margin Interest Charged	148.70

* Includes Reportable CMA Money Fund Dividends

1998 FINANCIAL MARKET INDICATORS

INDICATOR	PERCENTAGE CHANGE (%)
CMA Tax-Exempt Fund	2.98
CMA Money Fund	5.15
3-Month Treasury Bills	5.23
Long-Term Treasury Bonds	13.78
Long-Term Municipal Bonds	7.09
Dow Jones Industrials	16.10
Standard & Poor's 500	26.67
NYSE Composite	16.55
NASDAQ Composite	39.63

REALIZED CAPITAL GAIN AND LOSS SUMMARY *

	GAINS	LOSSES	NET
SHORT-TERM	18,511.02	(4,346.27)	14,164.75
LONG-TERM - 20%	0.00	0.00	0.00

CAPITAL GAIN DISTRIBUTIONS

28% Rate Gain	0.00	20% Rate Gain	7.98
Unrecap. Sec. 1250 Gain	0.30	Section 1202 Gain	0.00

* Excludes Transactions For Which We Have Insufficient Data

Your 1998 Annual Statement Summary information is a personal summary of your account activity provided exclusively for our select clients. Data from Forms 1099, the definitive information for tax purposes, is repeated in this summary for your convenience. The gain (loss) calculations and tax-exempt income data are provided to facilitate your review and are not reported to the IRS. The gain (loss) information may not include return of capital, sales load deferral or wash sales adjustments, or transactions that settled after December 31, 1998. In calculating gain (loss), unless otherwise noted, it was assumed that the oldest position was liquidated first, and that an election was in effect to amortize the premium paid on the purchase of taxable bonds. The cost basis for most Original Issue Discount ("OID") obligations includes the accretion of OID. Note the accrued OID shown in this section may differ from the Form 1099-OID section of the Tax Reporting statement. Securities distributed from a retirement account reflect cost basis rather than tax basis. Other methods for calculating gain (loss) are available. Please consult your tax advisor for more information.

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SUMMARY 1998

Merrill Lynch, Pierce, Fenner & Smith Inc
Member, Securities Investor Protection Corporation (SPIC)
We urge you to keep this statement with your investment records

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
	SHORT TERM CAPITAL GAINS					
70	AIRTOUCH COMMUNCTNS DEL	11/17/97	08/11/98	3,881.25	2,887.05	994.20
90	CISCO SYSTEMS INC COM	10/20/97	08/11/98	8,624.98	4,981.60	3,643.38
100	DELL COMPUTER CORP	10/20/97	08/11/98	10,508.04	4,944.73	5,563.31
100	D R HORTON INC	10/20/97	08/11/98	2,028.28	1,699.12	329.16
55	LUCENT TECHNOLOGIES INC	10/21/97	02/27/98	5,936.00	4,957.23	978.77
100	MICROSOFT CORP	10/09/97	08/11/98	10,201.80	7,079.10	3,122.70
100	NOKIA CORP "A" ADR	10/21/97	08/11/98	7,708.13	5,110.35	2,597.78
86	PEOPLESOFT INC COM	11/17/97	03/17/98	4,116.41	2,952.06	1,164.35
150	SAFESKIN CORP	03/17/98	08/11/98	5,187.10	5,069.73	117.37
			SUBTOTAL	58,191.99	39,680.97	18,511.02
	SHORT TERM CAPITAL LOSSES					
250	BRILLIANCE CHINA AUTO HL	10/20/97	08/11/98	1,443.12	3,065.80	(1,622.68)
140	COMPAQ COMPUTER CORP	10/23/97	03/10/98	3,421.65	5,198.48	(1,776.83)
40	J P MORGAN & CO INC	10/20/97	01/21/98	3,911.09	4,857.85	(946.76)
			SUBTOTAL	8,775.86	13,122.13	(4,346.27)
			NET SHORT TERM CAPITAL GAIN (LOSS) TOTAL			14,164.75

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:0194 Note: Capital gains and losses in this statement are not reported to the IRS.

END OF STATEMENT SUMMARY 1998

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/01/98 TO 01/30/98	SUMMARY 1

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call.
1-800-MER-ACCT (1-800-637-2228)

Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Total Value as of January 30, 1998

$342,925.00

Asset Allocation Summary

*May not reflect all holdings

Total Value Comparison (in $ thousands)

Activity Summary

	Jan 98	Jan 98 To Date
Beginning Value	342,401	342,401
Net Deposits/Wthdrwls	0	0
Div/Int Income	616	616
Change in Market Value	-92	-92
Ending Value	342,925	342,925

Linked Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 6
[redacted]91	VIRGINIA WARD TURNER	7 to 24
[redacted]92	VIRGINIA WARD TURNER	25 to 40
[redacted]26	VIRGINIA WARD TURNER	41 to 46

Summary of Accounts

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	45,424	44,202	-946	-5,036
2 Consults	92,341	94,671	-476	-5,318
3 Consults	101,624	100,650	-914	4,482
4 Consults	103,536	102,878	-	404
Total	342,925	342,401	-2,336	-5,468

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Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/01/98 TO 01/30/98	1 OF 46

Priority Client Cash Management Account

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	12/31/97 Value	%	01/30/98 Value	%
Cash/Money Funds				
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	54,525	100	51,881	100
Mutual Funds				
Options				
Other				
Long Market Value	54,525		51,881	
Short Market Value				
Estimated Accrued Interest				
Debit Balance	(10,323)		(6,457)	
Net Portfolio Value	44,202		45,424	

Income Summary

	This Statement	Year-to-Date
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	40 10	40 10
Income Not Reported		
Total	40 10	40 10

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 23,308 Investor Credit Line 23,308

NEWS

If you have children or grandchildren who work part time, consider helping them fund a Roth IRA by matching their salary with a cash gift up to $2000. To learn more about IRA gift strategies or about your own personal IRA options, call (800) MERRILL, ext. 3289 and request a copy of our IRA Solutions, Code 32018-0198, valuable information for pre retirees and retirees.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	7906.50	7908.25	7908.25
Three-Month Treasury Bills	5.18%	5.34%	5.34%
Long-Term Treasury Bonds	5.80%	5.92%	5.92%

4387

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/01/98 TO 01/30/98	[illegible]

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
pening Balance Cash & Money Funds	10,323.18DR	
et Credits & Debits	3,865.60	3,865.60
losing Balance Cash & Money Funds	6,457.58DR	

Credits	This Statement	Year-to-Date
Sales	3,911.09	3,911.09
Income	40.10	40.10
Funds Received		
Other		
Total Credits	3,951.19	3,951.19

Debits	This Statement	Year-to-Date
Purchases		
Withdrawals		
Interest Charged	85.[illegible]	[illegible]
Other		
Total Debits		

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(946.76)	(946.76)
Mid-Term	.00	.00
Long-term	.00	.00

*-Excludes transactions for which we have insufficient data

4388

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/01/98 TO 01/30/98	3 OF 46

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
40	J P MORGAN & CO INC	10/20/97	01/21/98	3,911.09	4,857.85	(946.76)	ST

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	4%	G - Credit Sensitive	12%
B - Capital Goods	0%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	71%	F - Energy	13%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
70	** AIRTOUCH COMMUNCTNS DEL	ATI	(C)	11/17/97	41.24	2,887	43.87	3,071	184		
100	** BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	38.50	3,850	(1,010)	46	1.19
250	** BRILLIANCE CHINA AUTO HL	CBA	(D)	10/20/97	12.26	3,065	7.50	1,875	(1,190)	20	1.07
125	CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	35.12	4,390	(424)	190	4.33
90	** CISCO SYSTEMS INC COM	CSCO	(C)	10/20/97	55.35	4,981	63.06	5,675	694		
140	** COMPAQ COMPUTER CORP	CPQ	(C)	10/23/97	37.13	5,198	30.18	4,226	(972)	8	.20

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
50	** DELL COMPUTER CORP	DELL	(C)	10/20/97	98.89	4,944	99.43	4,971	27		
100	** D R HORTON INC	DHI	(C)	10/20/97	16.99	1,699	19.75	1,975	276	9	.46
100	** ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	27.12	2,712	(1,659)	10	.37
55	** LUCENT TECHNOLOGIES INC	LU	(C)	10/21/97	90.13	4,957	88.50	4,867	(90)	17	.34
50	** MICROSOFT CORP	MSFT	(C)	10/09/97	141.58	7,079	149.18	7,459	380		
50	** NOKIA CORP "A" ADR	NOKA	(C)	10/21/97	102.20	5,110	76.00	3,800	(1,310)	29	.77
86	** PEOPLESOFT INC COM	PSFT	(C)	11/17/97	34.32	2,952	35.00	3,010	58		
	Total Equities					56,917		51,881	(5,036)	329	.63
	Total of Long Portfolio					56,917		51,881	(5,036)	329	.63

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
	Security Transactions					
01/26	Stock Dividend	70	COMPAQ COMPUTER CORP HOLDING 70.0000			
01/26	• Sale	-40	J P MORGAN & CO INC	100.375		3,911.09
			Net Total			3,911.09

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Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/01/98 TO 01/30/98	5 OF 46

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
01/15	* Dividend		J P MORGAN & CO INC HOLDING 40.0000			38.00
01/20	* Dividend		COMPAQ COMPUTER CORP HOLDING 70.0000			2.10
			Net Total			40.10

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	3,911.09	3,911.09

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/01/98 TO 01/30/98	6 OF 46

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
12/31	Opening Balance					10,323.18	
01/15	* Dividend		J P MORGAN & CO INC HOLDING 40.0000		38.00CR	10,285.18	
01/20	* Dividend		COMPAQ COMPUTER CORP HOLDING 70.0000		2.10CR	10,283.08	
01/26	Stock Dividend	70	COMPAQ COMPUTER CORP HOLDING 70.0000				
01/26	* Sale	-40	J P MORGAN & CO INC	100.375	3,911.09CR	6,371.99	
01/30	Margin Interest		* INTEREST CHARGE FOR 30 DR DAYS AT 10.500 ON AVG DR BAL $9782 BAL TO 1 30 $6371		85.59		
01/30	Closing Balance				6,457.58	6,457.58	

END OF STATEMENT January 1998

4392

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/31/98 TO 02/27/98	SUMMARY 1

VIRGINIA WARD TURNER
[redacted]

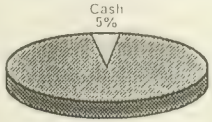
Your Financial Consultant:
STEVE J MOSS
FC/# 8386
(281) 588-7115

For Client Service Questions Call
1-800-MER-ACCT (1-800-637-2228)

Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

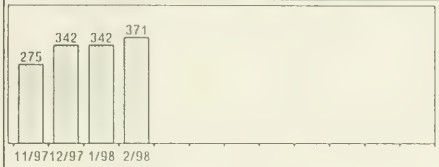
Total Value as of February 27, 1998
$371,476.00

Asset Allocation Summary



*May not reflect all holdings

Total Value Comparison (in $ thousands)



Activity Summary

	Feb 98	Jan 98 To Date
Beginning Value	342,925	342,401
Net Deposits/Withdrwls	0	0
Div/Int Income	436	1,052
Change in Market Value	28,115	28,023
Ending Value	371,476	371,476

Linked Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 6
[redacted]91	VIRGINIA WARD TURNER	7 to 26
[redacted]92	VIRGINIA WARD TURNER	27 to 40
[redacted]26 ½	VIRGINIA WARD TURNER	41 to 64

Summary of Accounts

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	53,279	45,424	-946	2,810
2 Consults	99,365	92,341	-838	1,937
3 Consults	110,308	101,624	-1,722	13,547
4 Consults	108,524	103,536	1,652	4,017
Total	371,476	342,925	-1,853	22,311

4393

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/31/98 TO 02/27/98	SUMMARY 2

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Account No.	Taxpayer No.	Statement Period	Page
[redacted]01	[redacted]	01/31/98 TO 02/27/[illegible]	[illegible]

Priority Client Cash Management Account

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	01/30/98 Value	%	02/27/98 Value	%
Cash/Money Funds				
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	51,881	100	59,727	100
Mutual Funds				
Options				
Other				
Long Market Value	51,881		59,727	
Short Market Value				
Estimated Accrued Interest				
Debit Balance	(6,457)		(6,448)	
Net Portfolio Value	45,424		53,279	

Income Summary

	This Statement	Year-to-Date
Tax-Exempt CMA Fund		
Tax Exempt Interest		
Reportable Interest		
Reportable Dividends		
Income Not Reported		
Total	61.25	101.35

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 26,763 Investor Credit Line

NEWS

IMPORTANT UPDATE TO NEWSLETTER ARTICLE ON PHARMACEUTICALS
In a suprise announcement, the proposed merger between SmithKline Beecham and Glaxo Wellcome was called off on February 23. As a result, we have downgraded our investment opinion on Glaxo from A-1-1-7 to A-3-2-7. Contact your Financial Consultant for details.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	[illegible]	7988.90	[illegible]
Three-Month Treasury Bills	5.31%	5.18%	[illegible]
Long-Term Treasury Bonds	5.92%	5.80%	[illegible]

55781

CODE 6042 (B1L97C)

February 1998

4395

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/31/98 TO 02/27/98	2 OF 64

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
ening Balance Cash & Money Funds	6,457.58DR	
t Credits & Debits	8.87	3,874.47
sing Balance Cash & Money Funds	6,448.71DR	

Credits	This Statement	Year-to-Date
Sales		3,911.09
Income	61.25	101.35
Funds Received		
Other		
Total Credits	61.25	4,012.44

Debits	This Statement	Year-to-Date
Purchases		
Withdrawals		
Interest Charged	52.38	137.97
Other		
Total Debits	52.38	137.97

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(946.76)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/31/98 TO 02/27/98	3 OF 64

VIRGINIA WARD TURNER

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	4%	G - Credit Sensitive	11%
B - Capital Goods	0%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	73%	F - Energy	12%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
70	** AIRTOUCH COMMUNCTNS DEL	ATI	(C)	11/17/97	41.24	2,887	44.87	3,141	254		
100	** BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	40.93	4,093	(767)	46	1.12
250	** BRILLIANCE CHINA AUTO HL	CBA	(D)	10/20/97	12.26	3,065	9.12	2,281	(784)	20	.88
125	CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	34.06	4,257	(557)	190	4.46
90	** CISCO SYSTEMS INC COM	CSCO	(C)	10/20/97	55.35	4,981	65.87	5,928	947		
140	** COMPAQ COMPUTER CORP	CPQ	(C)	10/23/97	37.13	5,198	32.06	4,488	(710)	9	.19
50	** DELL COMPUTER CORP	DELL	(C)	10/20/97	98.89	4,944	139.87	6,993	2,049		
100	** D R HORTON INC	DHI	(G)	10/20/97	16.99	1,699	23.31	2,331	632	9	.39
100	** ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	29.00	2,900	(1,471)	10	.34
55	** LUCENT TECHNOLOGIES INC	LU	(C)	10/21/97	90.13	4,957	108.37	5,960	1,003	17	.28
100	** MICROSOFT CORP	MSFT	(C)	10/09/97	70.79	7,079	84.75	8,475	1,396		

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/31/98 TO 02/27/98	4 OF 64

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
50	** NOKIA CORP "A" ADR	NOKA	(C)	10/21/97	102.20	5,110	100.75	5,037	(73)	29	.58
86	** PEOPLESOFT INC COM	PSFT	(C)	11/17/97	34.32	2,952	44.68	3,843	891		
	Total Equities					56,917		59,727	2,810	330	.55
	Total of Long Portfolio					56,917		59,727	2,810	330	.55

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
02/26	Stock Dividend	50	MICROSOFT CORP HOLDING 50.0000			
			Net Total			
			Dividends and Interest			
02/03	* Dividend		CRESCENT REAL EST EQ TEX HOLDING 125.0000			47.50
02/06	* Dividend		D R HORTON INC HOLDING 100.0000			2.25
02/27	* Dividend		BAKER HUGHES INC HOLDING 100.0000			11.50
			Net Total			61.25

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	01/31/98 TO 02/27/98	6 OF 64

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/27	* Dividend		BAKER HUGHES INC HOLDING 100.0000		11.50CR		
02/27	Closing Balance				6,448.71	6,448.71	

END OF STATEMENT February 1998

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		3,911.09

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/30	Opening Balance					6,457.58	
02/03	* Dividend		CRESCENT REAL EST EQ TEX HOLDING 125.0000		47.50CR	6,410.08	
02/06	* Dividend		D R HORTON INC HOLDING 100.0000		2.25CR	6,407.83	
02/26	Stock Dividend	50	MICROSOFT CORP HOLDING 50.0000			6,407.83	
02/27	Margin Interest		* INTEREST CHARGE FOR 28 DR DAYS AT 10.500 ON AVG DR BAL $6414 BAL TO 2 27 $6407		52.38		

4400

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	[illegible]	[illegible]

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant
STEVE J MOSS
FC# 8386
(281) 588-7115

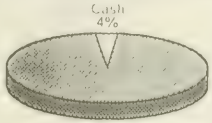
For Client Service Questions Call
1-800 MER-ACCT ([illegible])

Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Total Value as of March 31, 1998

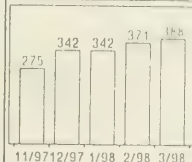
$388,672.00

Asset Allocation Summary



*May not reflect all holdings

Total Value Comparison (in $ thousands)



Summary

	[illegible] 98 To Date
Beginning [illegible]	[illegible]
[illegible] De[illegible]	[illegible]
[illegible]	[illegible]
Ending V[illegible]	[illegible]

Linked Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 8
[redacted]91	VIRGINIA WARD TURNER	9 to 36
[redacted]92	VIRGINIA WARD TURNER	37 to 52
[redacted]26	VIRGINIA WARD TURNER	53 to 68

Summary of Accounts

Account Type	This Month	Last Month	YTD [illegible]	[illegible]ins and Losses Unrealized
1 [illegible]MA	[illegible]	[illegible]	[illegible]	[illegible]
2 Consults	101,685	99,365	-484	[illegible]
3 Consults	115,338	110,308	[illegible]	19,370
4 Consults	117,355	108,524	[illegible]	[illegible]
Total	[illegible]	[illegible]	[illegible]	39,670

80815

CODE 6042 (R11 97C)

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	02/28/98 TO 03/31/98	SUMMARY 2

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Account No.	Taxpayer No.	Statement Period	Page
[redacted]	[redacted]	02/28/98 TO 03/31/98	[illegible]

Priority Client Cash Management Account

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1[illegible]
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS 1-800-MER-ACCT ([illegible])

Monthly Portfolio Summary

Asset	02/27/98 Value	%	03/31/98 Value	%
Cash/Money Funds			1,9[illegible]	[illegible]
CD s/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	59,727	100	52,338	96
Mutual Funds				
Options				
Other				
Long Market Value	59,727		54,304	
Short Market Value				
Estimated Accrued Interest				
Debit Balance	(6,448)		(10)	
Net Portfolio Value	53,279		54,294	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		
Tax Exempt Cash Funds		
Tax Exempt Interest		
Reportable Interest		
Reportable Dividends		
Income Not Reported		
Total	[illegible]	[illegible]

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power [illegible] Investor Credit Line

NEWS

Based on our economic forecast, investors who purchase bonds today could receive above average inflation-adjusted returns in the coming years, plus the potential for capital gains. Call (800) Merrill (637 - 7455) ext. 3499, or your FC, for the report, Focus on Bonds, summarizing our views.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	[illegible]	[illegible]72	7908.25
Three-Month Treasury Bills	[illegible]	[illegible]	[illegible]
Long-Term Treasury Bonds	[illegible]	92%	5.92%

80815

CODE 8042 (811 97C)

March 1998

4403

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	02/28/98 TO 03/31/98	2 OF 68

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	6,448.71DR	
Net Credits & Debits	8,404.56	12,279.03
Closing Balance Cash & Money Funds	1,955.85	

Credits	This Statement	Year-to-Date
Sales	13,474.06	17,385.15
Income	10.96	112.31
Funds Received		
Other		
Total Credits	13,485.02	17,497.46

Debits	This Statement	Year-to-Date
Purchases	5,069.73	5,069.73
Withdrawals		
Interest Charged	10.73	148.70
Other		
Total Debits	5,080.46	5,218.43

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	366.29	(580.47)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	02/28/98 TO 03/31/98	3 OF 68

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
140	COMPAQ COMPUTER CORP	10/23/97	03/10/98	3,421.65	5,198.48	(1,776.83)	ST
55	LUCENT TECHNOLOGIES INC	10/21/97	02/27/98	5,936.00	4,957.23	978.77	ST
86	PEOPLESOFT INC COM	11/17/97	03/17/98	4,116.41	2,952.06	1,164.35	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
1,966	CMA MONEY FUND		1.00	1,966	1.00	1,966			100	5.09

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	02/28/98 TO 03/31/98	4 OF 68

VIRGINIA WARD TURNER

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	5%	G - Credit Sensitive	13%
B - Capital Goods	11%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	59%	F - Energy	13%	I - Other	0%

Current Portfolio

Quantity		Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
		Equities										
70	**	AIRTOUCH COMMUNCTNS DEL	ATI	(C)	11/17/97	41.24	2,887	48.93	3,425	538		
100	**	BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	40.25	4,025	(835)	46	1.14
250	**	BRILLIANCE CHINA AUTO HL	CBA	(D)	10/20/97	12.26	3,065	10.62	2,656	(409)	20	.75
125		CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	36.00	4,500	(314)	190	4.22
90	**	CISCO SYSTEMS INC COM	CSCO	(C)	10/20/97	55.35	4,981	68.37	6,153	1,172		
100	**	DELL COMPUTER CORP	DELL	(C)	10/20/97	49.44	4,944	67.75	6,775	1,831		
100	**	D R HORTON INC	DHI	(G)	10/20/97	16.99	1,699	21.31	2,131	432	9	.42
100	**	ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	27.87	2,787	(1,584)	10	.36
100	**	MICROSOFT CORP	MSFT	(C)	10/09/97	70.79	7,079	89.50	8,950	1,871		
50	**	NOKIA CORP "A" ADR	NOKA	(C)	10/21/97	102.20	5,110	107.93	5,396	286	58	1.07
75	**	SAFESKIN CORP	SFSK	(B)	03/17/98	67.59	5,069	73.87	5,540	471		
		Total Equities					48,879		52,338	3,459	333	.64

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	02/28/98 TO 03/31/98	5 OF 68

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Total of Long Portfolio					50,845		54,304	3,459	433	.80

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
03/04	* Sale	-55	LUCENT TECHNOLOGIES INC PRICE 109 15/ 16			5,936.00
03/12	Stock Dividend	50	DELL COMPUTER CORP HOLDING 50.0000			
03/13	* Sale	-140	COMPAQ COMPUTER CORP PRICE 25 3/ 16			3,421.65
03/20	* Sale	-86	PEOPLESOFT INC COM	49.125		4,116.[illegible]
03/20	Purchase	75	SAFESKIN CORP	66.125	5,069.73	
			Net Total			8,404.33
			Dividends and Interest			
03/02	* Dividend		LUCENT TECHNOLOGIES INC HOLDING 55.0000			4.13
03/18	* Dividend		ENSCO INTL INC COM HOLDING 100.0000			2.50
03/31	Share Dividend	4	CMA MONEY FUND			
03/31	Cash Dividend		CMA MONEY FUND FROM 3-17 THRU 3-30			.33
	Income Total		CMA MONEY FUND SHARE DIVIDEND			4.00
			Net Total			10.96

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[redacted]81	[redacted]	02/28/98 TO 03/31/98	6 OF 68

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	13,474.06	17,385.15

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/27	Opening Balance					6,448.71	
03/02	* Dividend		LUCENT TECHNOLOGIES INC HOLDING 55.0000		4.13CR	6,444.58	
03/04	• Sale	-55	LUCENT TECHNOLOGIES INC PRICE 109 15/ 16		5,936.00CR	508.58	
03/12	Stock Dividend	50	DELL COMPUTER CORP HOLDING 50.0000			508.58	
03/13	• Sale	-140	COMPAQ COMPUTER CORP PRICE 25 3/ 16		3,421.65CR	2,913.07CR	
03/16	Purchase	2,913	CMA MONEY FUND		2,913.00	.07CR	2,913

Account No.	Taxpayer No.	Statement Period	Page
[redacted]	[redacted]	02/28/98 TO 03/31/98	[redacted]

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description		Price	Amount	Balance	Share Balance
03/18	* Dividend		ENSCO INTL INC HOLDING 100 [illegible]	COM		2.50CR		
03/20	* Sale	-86	PEOPLESOFT INC	COM	49.125	4.11		[illegible]
03/20	Purchase	75	SAFESKIN CORP		[illegible]			
03/20	Sale	-951	CMA MONEY FUND					
03/31	Margin Interest		* INTEREST CHARGI FOR 14 DR DAYS AT 10.500 ON AVG DR BAL $2629 BAL TO [illegible] $0					
03/31	Share Dividend	4	CMA MONEY FUND					
03/31	Cash Dividend		CMA MONEY FUND FROM 3-17 THRU 3-30			.33CR		
03/31	Closing Balance					10.15	10	

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VIRGINIA WARD TURNER

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END OF STATEMENT March 1998

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CL 312 (FEB 97C)

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[redacted]81	[redacted]	04/01/98 TO 04/30/98	SUMMARY 1

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call:
1-800-MER-ACCT (1-800-637-2228)

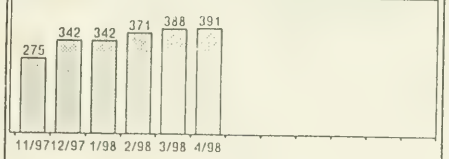
Office Serving Your Account
580 WESTLAKE PARK BLVD 1030
HOUSTON TX 77079

Total Value as of April 30, 1998
$391,851.00

Asset Allocation Summary

*May not reflect all holdings

Total Value Comparison (in $ thousands)



Activity Summary

	Apr 98	Jan 98 To Date
Beginning Value	388,672	342,401
Net Deposits/Withdrwls	-22	-22
Div/Int Income	384	1,630
Change in Market Value	2,817	47,842
Ending Value	391,851	391,851

Linked Statement Information

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[redacted]81	VIRGINIA WARD TURNER	1 to 8
[redacted]91	VIRGINIA WARD TURNER	9 to 36
[redacted]92	VIRGINIA WARD TURNER	37 to 52
[redacted]26	VIRGINIA WARD TURNER	53 to 76

Summary of Accounts

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	57,078	54,294	-580	6,169
2 Consults	100,680	101,685	-1,594	4,490
3 Consults	115,264	115,338	-1,939	18,992
4 Consults	118,829	117,355	3,172	13,417
Total	391,851	388,672	-940	43,068

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Account No	Taxpayer No	Statement Period	Page
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Priority Client Cash Management Account

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	03/31/98 Value	%	04/30/98 Value	%
Cash/Money Funds	1,966	4	2,030	4
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	52,338	96	55,048	96
Mutual Funds				
Options				
Other				
Long Market Value	54,304		57,078	
Short Market Value				
Estimated Accrued Interest				
Debit Balance	(10)			
Net Portfolio Value	54,294		57,078	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	8.22	12.55
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	76.56	184.54
Income Not Reported		
Total	84.78	197.09

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 30,309 Investor Credit Line [illegible]

NEWS

Join us June 23rd, for a special teleconference. Lisa Freeman, Senior Editor of Working Woman magazine, moderates a panel discussion for women business owners: A Strategic Approach to Financial Management and Retirement Plans. Call your Financial Consultant for more information about the teleconference

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9063.37	8799.81	7908.25
Three-Month Treasury Bills	4.98%	5.12%	5.34%
Long-Term Treasury Bonds	5.95%	5.93%	5.92%

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	1,955.85	
Net Credits & Debits	74.80	12,353.83
Closing Balance Cash & Money Funds	2,030.65	

Credits	This Statement	Year-to-Date
Sales		17,385.15
Income	84.78	197.09
Funds Received		
Other		
Total Credits	84.78	17,582.24

Debits	This Statement	Year-to-Date
Purchases		5,069.73
Withdrawals		
Interest Charged		148.70
Other	9.98	9.98
Total Debits	9.98	5,228.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(580.47)
Mid-Term	.00	.00
Long-Term	.00	00

*-Excludes transactions for which we have insufficient data

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	04/01/98 TO 04/30/98	3 OF 76

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			10		10				
2,020	CMA MONEY FUND		1.00	2,020	1.00	2,020			103	5.09
	Total Cash/Money Funds			2,030		2,030			103	5.10

Account No	Taxpayer No	Statement Period	Page
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VIRGINIA WARD TURNER

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	5%	G - Credit Sensitive	11%
B - Capital Goods	10%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	62%	F - Energy	13%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
70	** AIRTOUCH COMMUNCTNS DEL	ATI	(C)	11/17/97	41.24	2,887	53.12	3,718	831		
100	** BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	40.50	4,050	(810)	46	1.14
250	** BRILLIANCE CHINA AUTO HL	CBA	(D)	10/20/97	12.26	3,065	10.62	2,656	(409)	20	.75
125	CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	34.12	4,265	(549)	190	4.45
90	** CISCO SYSTEMS INC COM	CSCO	(C)	10/20/97	55.35	4,981	73.25	6,592	1,611		
100	** DELL COMPUTER CORP	DELL	(C)	10/20/97	49.44	4,944	80.75	8,075	3,131		
100	** D R HORTON INC	DHI	(G)	10/20/97	16.99	1,699	18.50	1,850	151	9	.49
100	** ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	28.37	2,837	(1,534)	10	.35
100	** MICROSOFT CORP	MSFT	(C)	10/09/97	70.79	7,079	90.12	9,012	1,933		
100	** NOKIA CORP "A" ADR	NOKA	(C)	10/21/97	51.10	5,110	66.87	6,687	1,577	57	.85
150	** SAFESKIN CORP	SFSK	(B)	03/17/98	33.79	5,069	35.37	5,306	237		
	Total Equities					48,879		55,048	6,169	332	.60

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Total of Long Portfolio					50,909		57,078	6,169	435	.76

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
04/07		Stock Dividend	75	SAFESKIN CORP HOLDING 75.0000			
04/21		Stock Dividend	50	NOKIA CORP "A" ADR HOLDING 50.0000			
				Net Total			
				Dividends and Interest			
04/13	*	Rpt Fgn Div		NOKIA CORP "A" ADR HOLDING 50.0000			66 56
04/30	*	Rpt Fgn Div		BRILLIANCE CHINA AUTO HL HOLDING 250.0000			10.00
04/30		Share Dividend	8	CMA MONEY FUND			
04/30		Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29			.22
		Income Total		CMA MONEY FUND SHARE DIVIDEND			8.00
				Net Total			84.78

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Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	04/01/98 TO 04/30/98	6 OF 76

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
04/13	Fgn Div Tax		NOKIA CORP "A" ADR NON-RECLAIMABLE TAX		9.98	
			Net Total		9.98	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		17,385.15

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	04/01/98 TO 04/30/98	7 OF 76

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/31	Opening Balance						
04/01	Sale	-11	CMA MONEY FUND REDEMPT AS OF 03/31/98		11.00CR	10.15	1,966
04/07	Stock Dividend	75	SAFESKIN CORP HOLDING 75.0000			.85CR	1,955
04/13	* Rpt Fgn Div		NOKIA CORP "A" ADR HOLDING 50.0000		66.56CR	.85CR	1,955
04/13	Fgn Div Tax		NOKIA CORP "A" ADR NON-RECLAIMABLE TAX		9.98		
04/20	Purchase	57	CMA MONEY FUND		57.00	57.43CR	1,955
04/21	Stock Dividend	50	NOKIA CORP "A" ADR HOLDING 50.0000			.43CR	2,012
04/30	* Rpt Fgn Div		BRILLIANCE CHINA AUTO HL HOLDING 250.0000		10.00CR	.43CR	2,012
04/30	Share Dividend	8	CMA MONEY FUND				
04/30	Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29		.22CR		
04/30	Closing Balance				10.65CR	10.65CR	2,020

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VIRGINIA WARD TURNER

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[redacted]81	[redacted]	05/01/98 TO 05/29/98	SUMMARY 1

VIRGINIA WARD TURNER
[redacted]

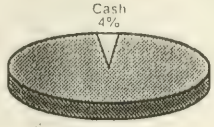
Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call
1-800-MER-ACCT (1-800-637-2228)

Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

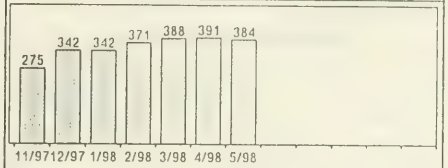
Total Value as of May 29, 1998
$384,838.00

Asset Allocation Summary



*May not reflect all holdings

Total Value Comparison (in $ thousands)



Activity Summary

	May 98	Jan 98 To Date
Beginning Value	391,851	342,401
Net Deposits/Wthdrwls	-54	-76
Div/Int Income	687	2,317
Change in Market Value	-7,646	40,196
Ending Value	384,838	384,838

Linked Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 8
[redacted]91	VIRGINIA WARD TURNER	9 to 34
[redacted]92	VIRGINIA WARD TURNER	35 to 52
[redacted]26	VIRGINIA WARD TURNER	53 to 70

Summary of Accounts

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	55,205	57,078	-580	4,226
2 Consults	95,835	100,680	-1,121	-940
3 Consults	113,062	115,264	-1,586	15,920
4 Consults	120,736	118,829	3,172	14,854
Total	384,838	391,851	-114	34,060

84075

May 1998

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Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	SUMMARY 2

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Priority Client Cash Management Account

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	04/30/98 Value	%	05/29/98 Value	%
Cash/Money Funds	2,030	4	2,100	4
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	55,048	96	53,105	96
Mutual Funds				
Options				
Other				
Long Market Value	57,078		55,205	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	57,078		55,205	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	8.31	20.86
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	61.25	245.79
Income Not Reported		
Total	69.56	266.65

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 30,598 Investor Credit Line 28,499

NEWS

Please note the "sample statement" insert and the article in the Priority Client Advisor that illustrate and explain the statement enhancements that begin next month. The newsletter also features a review of investment opportunities in electric utilities.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	8899.95	9063.37	7908.25
Three-Month Treasury Bills	5.00%	4.98%	5.34%
Long-Term Treasury Bonds	5.80%	5.95%	5.92%

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Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	2 OF 70

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	2,030.65	
Net Credits & Debits	69.56	12,423.39
Closing Balance Cash & Money Funds	2,100.21	

Credits	This Statement	Year-to-Date
Sales		17,385.15
Income	69.56	266.65
Funds Received		
Other		
Total Credits	69.56	17,651.80

Debits	This Statement	Year-to-Date
Purchases		5,069.73
Withdrawals		
Interest Charged		148.70
Other		9.98
Total Debits		5,228.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(580.47)
Mid-Term	.00	.00
Long-Term	.00	.00

*Excludes transactions for which we have insufficient data

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	3 OF 70

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
2,099	CMA MONEY FUND		1.00	2,099	1.00	2,099			107	5.09
	Total Cash/Money Funds			2,100		2,100			107	5.10

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May 1998

CODE 5215 (B11 2FC)

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	4 OF 70

VIRGINIA WARD TURNER

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	4%	G - Credit Sensitive	11%
B - Capital Goods	10%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	63%	F - Energy	12%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
70	** AIRTOUCH COMMUNCTNS DEL	ATI	(C)	11/17/97	41.24	2,887	47.62	3,333	446		
100	** BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	36.00	3,600	(1,260)	46	1.28
250	** BRILLIANCE CHINA AUTO HL	CBA	(D)	10/20/97	12.26	3,065	9.18	2,296	(769)	20	.87
125	CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	34.25	4,281	(533)	190	4.44
90	** CISCO SYSTEMS INC COM	CSCO	(C)	10/20/97	55.35	4,981	75.62	6,806	1,825		
100	** DELL COMPUTER CORP	DELL	(C)	10/20/97	49.44	4,944	82.40	8,240	3,296		
100	** D R HORTON INC	DHI	(G)	10/20/97	16.99	1,699	18.00	1,800	101	9	.50
100	** ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	25.25	2,525	(1,846)	10	.40
100	** MICROSOFT CORP	MSFT	(C)	10/09/97	70.79	7,079	84.81	8,481	1,402		
100	** NOKIA CORP "A" ADR	NOKA	(C)	10/21/97	51.10	5,110	64.93	6,493	1,383	56	.87
150	** SAFESKIN CORP	SFSK	(D)	03/17/98	33.79	5,069	35.00	5,250	181		
	Total Equities					48,879		53,105	4,226	331	.62

PRIORITY CLASS

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	5 OF 70

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Total of Long Portfolio					50,979		55,205	4,226	438	.79

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
05/05	* Dividend		CRESCENT REAL EST EQ TEX HOLDING 125.0000			47.50
05/15	* Dividend		D R HORTON INC HOLDING 100.0000			2.25
05/22	* Dividend		BAKER HUGHES INC HOLDING 100.0000			11.50
05/29	Share Dividend	8	CMA MONEY FUND			
05/29	Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28			11
	Income Total		CMA MONEY FUND SHARE DIVIDEND			1.06
			Net Total			63.56

84081

May 1998

CODE 6042 (7/11 97C)

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	6 OF 70

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		17,385.15

Although we provide complete year to date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/30	Opening Balance					10.65CR	2,020
05/04	Purchase	10	CMA MONEY FUND		10.00	.65CR	2,030
05/05	* Dividend		CRESCENT REAL EST EQ TEX HOLDING 125.0000		47.50CR	48.15CR	2,030
05/11	Purchase	48	CMA MONEY FUND		48.00	.15CR	2,078
05/15	* Dividend		D R HORTON INC HOLDING 100.0000		2.25CR	2.40CR	2,078
05/18	Purchase	2	CMA MONEY FUND		2.00	.40CR	2,080
05/22	* Dividend		BAKER HUGHES INC HOLDING 100.0000		11.50CR	11.90CR	2,080

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	7 OF 70

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/26	Purchase	11	CMA MONEY FUND		11.00	.90CR	2,091
05/29	Share Dividend	8	CMA MONEY FUND				
05/29	Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28		.31CR		
05/29	Closing Balance				1.21CR	1.21CR	2,099

Account No.	Taxpayer No.	Statement Period	Page
[redacted]81	[redacted]	05/01/98 TO 05/29/98	8 OF 70

VIRGINIA WARD TURNER

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Merrill Lynch

PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER
[redacted]

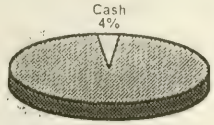
YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call:
1-800-MER-ACCT (1-800-637-2228)

Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

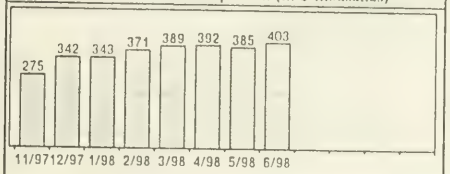
Total Value as of June 30, 1998
$403,395.00

Asset Allocation Summary



*May not reflect all holdings

Total Value Comparison (in $ thousands)



Activity Summary

	Jun 98	Jan 98 To Date
Beginning Value	384,838	342,401
Net Deps/Wthdrwls	-107	-183
Div/Int Income	751	3,068
Chg in Market Value	17,913	58,109
Ending Value	403,395	403,395

Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 6
[redacted]91	VIRGINIA WARD TURNER	7 to 36
[redacted]92	VIRGINIA WARD TURNER	37 to 54
[redacted]26	VIRGINIA WARD TURNER	55 to 74

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	62,172	55,205	-580	11,180
2 Consults	95,696	95,835	-2,620	-190
3 Consults	123,099	113,062	-2,075	27,097
4 Consults	122,428	120,736	2,444	17,811
Total	403,395	384,838	-2,830	55,898

1125 PLEASE SEE REVERSE SIDE

Page | Statement Period | Account No

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Merrill Lynch

PRIORITY CLIENT SERVICES

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 06/30/1998 $62,172.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	05/29/98 Value	%	06/30/98 Value	%
Cash/Money Funds	2,100	4	2,112	3
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	53,105	96	60,060	97
Mutual Funds				
Options				
Other				
Long Market Value	55,205		62,172	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	55,205		62,172	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	9.34	30.20
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	2.50	248.29
Income Not Reported		
Total	11.84	278.49

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 32,142 Investor Credit Line 30,031

NEWS

Merrill Lynch is pleased to introduce the redesigned Priority Client monthly statement. The newsletter highlights key benefits of this upgraded report. For more information, call for a copy of the "Priority Client Statement" at 1-800-Merrill (637-7455) Ext 3548

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	8952.02	8899.95	7908.25
Three-Month Treasury Bills	5.09%	5.00%	5.34%
Long-Term Treasury Bonds	5.62%	5.80%	5.92%

PLEASE SEE REVERSE SIDE

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary

	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	2,100.21	
Net Credits & Debits	11.84	12,435.23
Closing Balance Cash & Money Funds	2,112.05	

Credits

	This Statement	Year-to-Date
Sales		17,385.15
Income	11.84	278.49
Funds Received		
Other		
Total Credits	11.84	17,663.64

Debits

	This Statement	Year-to-Date
Purchases		5,069.73
Withdrawals		148.70
Interest Charged		9.98
Other		
Total Debits		5,228.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(580.47)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
2,111	CMA MONEY FUND		1.00	2,111	1.00	2,111			107	5.09
	Total Cash/Money Funds			2,112		2,112			107	5.09

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	4%	G - Credit Sensitive	10%
B - Capital Goods	10%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	66%	F - Energy	9%	I - Other	0%

Current Portfolio

Quantity		Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
		Equities										
70	**	AIRTOUCH COMMUNCTNS DEL	ATI	(C)	11/17/97	41.24	2,887	58.43	4,090	1,203		
100	**	BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	34.56	3,456	(1,403)	46	1.33
250		BRILLIANCE CHINA AUTO HL	CBA	(D)	10/20/97	12.26	3,065	10.50	2,625	(440)	20	.76
125		CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	33.62	4,203	(610)	190	4.52
90	**	CISCO SYSTEMS INC COM	CSCO	(C)	10/20/97	55.35	4,981	92.06	8,285	3,304		
100	**	DELL COMPUTER CORP	DELL	(C)	10/20/97	49.44	4,944	92.81	9,281	4,337		
100	**	D R HORTON INC	DHI	(G)	10/20/97	16.99	1,699	20.87	2,087	388	9	.43
100	**	ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	17.50	1,750	(2,621)	10	.57
100	**	MICROSOFT CORP	MSFT	(C)	10/09/97	70.79	7,079	108.37	10,837	3,758		
100	**	NOKIA CORP "A" ADR	NOKA	(C)	10/21/97	51.10	5,110	72.75	7,275	2,165	56	.77
150	**	SAFESKIN CORP	SFSK	(B)	03/17/98	33.79	5,069	41.12	6,168	1,099		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Total Equities					48,883		60,060	11,180	331	.55
	Total of Long Portfolio					50,996		62,172	11,180	439	.71

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
06/17	* Dividend		ENSCO INTL INC COM HOLDING 100.0000			2.50
06/30	Share Dividend	9	CMA MONEY FUND			
06/30	Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29			.34
	Income Total		CMA MONEY FUND SHARE DIVIDEND			9.00
			Net Total			11.84

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PLEASE SEE REVERSE SIDE

Statement Period 05/"0/98 TO 06/30/98

Account No. [redacted]83

009007

Merrill Lynch

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		17,385.15

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/29	Opening Balance					1.21CR	2,099
06/01	Purchase	1	CMA MONEY FUND		1.00	.21CR	2,100
06/17	* Dividend		ENSCO INTL INC COM HOLDING 100.0000		2.50CR	2.71CR	2,100
06/22	Purchase	2	CMA MONEY FUND		2.00	.71CR	2,102
06/30	Share Dividend	9	CMA MONEY FUND		.34CR		
06/30	Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29		1.05CR	1.05CR	2,111
06/30	Closing Balance						

1332 J PLEASE SEE REVERSE SIDE **END OF STATEMENT**

CODE # 6060 (REV 6-98)

Statement Period 05/30/98 TO 06/30/98

Account No [redacted]01

Merrill Lynch

PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call:
1-800-MER-ACCT (1-800-637-2228)

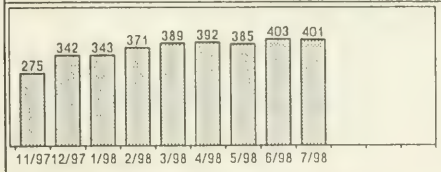
Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Total Value as of July 31, 1998
$401,168.00

Asset Allocation Summary

*May not reflect all holdings

Total Value Comparison (in $ thousands)



Activity Summary

	Jul 98	Jan 98 To Date
Beginning Value	403,395	342,401
Net Deps/Withdrwls	-71	-254
Pricing Adjustments	1,301	1,301
Div/Int Income	521	3,589
Chg in Market Value	-3,978	54,131
Ending Value	401,168	401,168

Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 6
[redacted]91	VIRGINIA WARD TURNER	7 to 44
[redacted]92	VIRGINIA WARD TURNER	45 to 62
[redacted]26	VIRGINIA WARD TURNER	63 to 94

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	63,070	62,172	-580	-12,069
2 Consults	88,295	95,696	-2,469	-6,762
3 Consults	124,006	123,099	-3,521	28,456
4 Consults	125,797	122,428	5,587	14,607
Total	401,168	403,395	-982	48,370

14313 J PLEASE SEE REVERSE SIDE

Page	Statement Period	Account No
SUMMARY 1	07/01/98 TO 07/31/98	[redacted]81

008007

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Merrill Lynch

PRIORITY CLIENT SERVICES

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 07/31/1998 $63,070.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	06/30/98 Value	%	07/31/98 Value	%
Cash/Money Funds	2,112	3	2,121	3
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	60,060	97	60,949	97
Mutual Funds				
Options				
Other				
Long Market Value	62,172		63,070	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	62,172		63,070	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	9.13	39.33
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends		248.29
Income Not Reported		
Total	9.13	287.62

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power	35,261	Investor Credit Line	33,140

NEWS

As part of the continued enhancement of account reporting, the July statement introduces adjusted cost basis on bonds to reflect amortization of premium and original issue discount. This automatic monthly adjustment, which will be applied first to corporate issues, will help you monitor these bonds' performance. See newsletter for more information.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	8883.29	8952.02	7908.25
Three-Month Treasury Bills	5.08%	5.09%	5.3[illegible]%
Long-Term Treasury Bonds	5.71%	5.62%	5.92%

14315.1 PLEASE SEE REVERSE SIDE

008007

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Merrill Lynch

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	2,112.05	
Net Credits & Debits	9.13	12,444.36
Closing Balance Cash & Money Funds	2,121.18	

Credits	This Statement	Year-to-Date
Sales		17,385.15
Income	9.13	287.62
Funds Received		
Other		
Total Credits	9.13	17,672.77

Debits	This Statement	Year-to-Date
Purchases		5,069.73
Withdrawals		148.70
Interest Charged		9.98
Other		
Total Debits		5,228.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(580.47)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
2,121	CMA MONEY FUND		1.00	2,121	1.00	2,121			108	5.10

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	4%	G - Credit Sensitive	10%
B - Capital Goods	9%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	71%	F - Energy	6%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
70	** AIRTOUCH COMMUNCTNS DEL	ATI	(C)	11/17/97	41.24	2,887	58.81	4,116	1,229		
100	** BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	25.00	2,500	(2,360)	46	1.84
250	BRILLIANCE CHINA AUTO HL	CBA	(D)	10/20/97	12.26	3,065	9.25	2,312	(752)	20	.86
125	CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	29.37	3,671	(1,142)	190	5.17

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
90	** CISCO SYSTEMS INC COM	CSCO	(C)	10/20/97	55.35	4,981	95.75	8,617	3,636		
100	** DELL COMPUTER CORP	DELL	(C)	10/20/97	49.44	4,944	108.59	10,859	5,915		
100	** D R HORTON INC	DHI	(G)	10/20/97	16.99	1,699	21.62	2,162	463	9	.41
100	** ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	13.56	1,356	(3,014)	10	.73
100	** MICROSOFT CORP	MSFT	(C)	10/09/97	70.79	7,079	109.93	10,993	3,914		
100	** NOKIA CORP "A" ADR	NOKA	(C)	10/21/97	51.10	5,110	87.25	8,725	3,615	56	.64
150	** SAFESKIN CORP	SFSK	(B)	03/17/98	33.79	5,069	37.56	5,634	565		
	Total Equities					48,883		60,949	12,069	331	.54
	Total of Long Portfolio					51,004		63,070	12,069	439	.70

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
07/31	Share Dividend	9	CMA MONEY FUND			
07/31	Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30			.13

14318 PLEASE SEE REVERSE SIDE

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
	Income Total		CMA MONEY FUND SHARE DIVIDEND			9.00
			Net Total			9.13

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		17,385.15

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/30	Opening Balance					1.05CR	2,111
07/06	Purchase	1	CMA MONEY FUND		1.00	.05CR	2,112
07/31	Share Dividend	9	CMA MONEY FUND				
07/31	Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30		.13CR		
07/31	Closing Balance				.18CR	.18CR	2,121

4446

16320 J PLEASE SEE REVERSE SIDE **END OF STATEMENT**

 CODE # 6060 Statement Period 07/01/98 TO 07/31/98 Account No. [redacted]81 008067

Merrill Lynch

PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER
203 N GORDON DR
CROCKETT TX 75835-1713

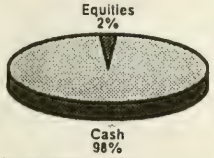
YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call:
1-800-MER-ACCT (1-800-637-2228)

Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

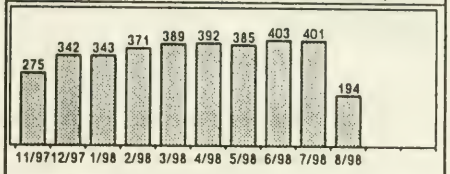
Total Value as of August 31, 1998
$194,294.00

Asset Allocation Summary



*May not reflect all holdings

Total Value Comparison (in $ thousands)



Activity Summary

	Aug 98	Jan 98 To Date
Beginning Value	401,168	342,401
Net Deps/Withdrwls	-32	-286
Pricing Adjustments	0	1,301
Div/Int Income	680	4,269
Chg In Market Value	-207,522	-153,391
Ending Value	194,294	194,294

Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 12
[redacted]91	VIRGINIA WARD TURNER	13 to 56
[redacted]92	VIRGINIA WARD TURNER	57 to 78
[redacted]26	VIRGINIA WARD TURNER	79 to 118

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	194,254	63,070	14,164	-8,295
2 Consults	5	88,295	-14,325	-
3 Consults	35	124,006	21,917	-
4 Consults	0	125,797	13,990	-
Total	194,294	401,168	35,746	-8,295

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PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 08/31/1998 $194,254.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	07/31/98 Value	%	08/31/98 Value	%
Cash/Money Funds	2,121	3	188,504	97
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	60,949	97	5,750	3
Mutual Funds				
Options				
Other				
Long Market Value	63,070		194,254	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	63,070		194,254	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	323.55	362.88
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	61.25	309.54
Income Not Reported		
Total	384.80	672.42

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 192,254 Investor Credit Line 8,346

NEWS

Everything you need to have us open a ROTH IRA is contained in this month's newsletter. If you already have a ROTH IRA, consider setting one up for your children or grandchildren. Don't wait until April to start making contributions!

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	7539.07	8883.29	7908.25
Three-Month Treasury Bills	4.85%	5.08%	5.34%
Long-Term Treasury Bonds	5.26%	5.71%	5.92%

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary

	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	2,121.18	
Net Credits & Debits	186,382.85	198,827.21
Closing Balance Cash & Money Funds	188,504.03	

Credits

	This Statement	Year-to-Date
Sales	49,582.70	66,967.85
Income	384.80	672.42
Funds Received		
Other	321,415.35	321,415.35
Total Credits	371,382.85	389,055.62

Debits

	This Statement	Year-to-Date
Purchases	185,000.00	190,069.73
Withdrawals		
Interest Charged		148.70
Other		9.98
Total Debits	185,000.00	190,228.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	14,745.22	14,164.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
70	AIRTOUCH COMMUNCTNS DEL	11/17/97	08/11/98	3,881.25	2,887.05	994.20	ST
250	BRILLIANCE CHINA AUTO HL	10/20/97	08/11/98	1,443.12	3,[illegible].80	(1,622.68)	ST
90	CISCO SYSTEMS INC COM	10/20/97	08/11/98	8,624.98	[illegible].60	3,643.38	ST
100	DELL COMPUTER CORP	10/20/97	08/11/98	10,508.04	4,944.73	5,563.31	ST
100	D R HORTON INC	10/20/97	08/11/98	2,028.28	1,699.12	329.16	ST
100	MICROSOFT CORP	10/09/97	08/11/98	10,201.80	7,[illegible].10	3,122.70	ST
100	NOKIA CORP "A" ADR	10/21/97	08/11/98	7,708.13	5,[illegible].35	2,597.78	ST
150	SAFESKIN CORP	03/17/98	08/11/98	5,187.10	5,069.73	117.37	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
188,503	CMA MONEY FUND		1.00	188,503	1.00	188,503			9,613	5.10
	Total Cash/Money Funds			188,504		188,504			9,613	5.10

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Corporate Bonds									
185,000	NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE MOODY'S: ***, S&P: ***	08/17/98	100.00	185,000	N/A	N/A	N/A			
	Total Corporate Bonds			185,000						

*** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	0%	G - Credit Sensitive	50%
B - Capital Goods	0%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	0%	F - Energy	50%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Equities										
100	** BAKER HUGHES INC	BHI	(F)	10/20/97	48.60	4,860	18.25	1,825	(3,035)	46	2.52
125	CRESCENT REAL EST EQ TEX	CEI	(G)	10/23/97	38.51	4,814	23.00	2,875	(1,939)	190	6.60
100	** ENSCO INTL INC COM	ESV	(F)	10/20/97	43.71	4,371	10.50	1,050	(3,321)	10	.95
	Total Equities					14,046		5,750	(8,295)	246	4.28
	Total of Long Portfolio					387,550		194,254*	(8,295)*	9,859	5.08

* - Excludes N/A Items

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
08/14	*	Sale	-70	AIRTOUCH COMMUNCTNS DEL PRICE 56 15/ 16	56.937		3,881.25
08/14	*	Sale	-250	BRILLIANCE CHINA AUTO HL	6.125		1,443.12
08/14	*	Sale	-90	CISCO SYSTEMS INC COM PRICE 97 1/ 16	97.062		8,624.98
08/14	*	Sale	-100	DELL COMPUTER CORP PRICE 106 3/ 16	106.187		10,508.04
08/14	*	Sale	-100	D R HORTON INC PRICE 21 1/ 16	21.062		2,028.28
08/14	*	Sale	-100	MICROSOFT CORP	103.125		10,201.80
08/14	*	Sale	-100	NOKIA CORP "A" ADR PRICE 78 3/ 16	78.187		7,708.13
08/14	*	Sale	-150	SAFESKIN CORP	35.500		5,187.10
08/21		Purchase	185,000	NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE PROSPECTUS ENCLOSED INTEREST FROM 08/21/98 FIRST COUPON 09/15/98 PRICE 100.000000	100.000	185,000.00	
				Net Total		135,417.30	
				Dividends and Interest			
08/04	*	Dividend		CRESCENT REAL EST EQ TEX HOLDING 125.0000			47.50
08/14	*	Dividend		D R HORTON INC HOLDING 100.0000			2.25
08/21	*	Dividend		BAKER HUGHES INC HOLDING 100.0000			11.50

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
08/31	Share Dividend	323	CMA MONEY FUND			
08/31	Cash Dividend		CMA MONEY FUND FROM 7-31 THRU 8-28			.55
	Income Total		CMA MONEY FUND SHARE DIVIDEND			323.00
			Net Total			384.80
			Other Activity			
08/11	Journal Entry		TR FROM 44330291 N/O VIRGINIA WARD TURNER VS 44330291 UNIT 443 BATCH # = 00039448442			5,864.00
08/12	Journal Entry		TR FROM 44330291 N/O VIRGINIA WARD TURNER VS 44330291 UNIT 443 BATCH # = 00039352833			76,667.00
08/17	Journal Entry		TR FROM 44330292 N/O VIRGINIA WARD TURNER VS 44330292 UNIT 443 BATCH # = 00039446195			5,871.00
08/18	Journal Entry		TR FROM 44330292 N/O VIRGINIA WARD TURNER VS 44330292 UNIT 443 BATCH # = 00039346456			113,472.59
08/18	Journal Entry		TR FROM 44330326 N/O VIRGINIA WARD TURNER VS 44330326 UNIT 443 BATCH # = 00039346466			115,387.52

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Date	Transaction	Quantity	Monthly Activity Description	Price	Debit	Credit
			Other Activity			
08/24	Journal Entry		TR FROM 44330326 N/O VIRGINIA WARD TURNER VS 44330326 UNIT 443 BATCH # = 00039347138			2,657.01
08/26	Journal Entry		TR FROM 44330291 N/O VIRGINIA WARD TURNER VS 44330291 UNIT 443 BATCH # = 00039346200			1,484.59
08/26	Journal Entry		TR FROM 44330326 N/O VIRGINIA WARD TURNER VS 44330326 UNIT 443 BATCH # = 00039346210			11.64
			Net Total			321,415.35

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	49,582.70	66,967.85

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/31	Opening Balance					.18CR	2,121
08/04	* Dividend		CRESCENT REAL EST EQ TEX HOLDING 125.0000		47.50CR	47.68CR	2,121
08/10	Purchase	47	CMA MONEY FUND		47.00	.68CR	2,168
08/11	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = [redacted]		5,864.00CR	5,864.68CR	2,168

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/12	Journal Entry		TR FROM 44330291 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 00039352833		76,667.00CR		
08/12	Purchase	5,864	CMA MONEY FUND		5,864.00	76,667.68CR	8,032
08/13	Purchase	76,667	CMA MONEY FUND		76,667.00	.68CR	84,699
08/14	* Sale	-70	AIRTOUCH COMMUNCTNS DEL PRICE 56 15/ 16	56.937	3,881.25CR		
08/14	* Sale	-250	BRILLIANCE CHINA AUTO HL	6.125	1,443.12CR		
08/14	* Sale	-90	CISCO SYSTEMS INC COM PRICE 97 1/ 16	97.062	8,624.98CR		
08/14	* Sale	-100	DELL COMPUTER CORP PRICE 106 3/ 16	106.187	10,508.04CR		
08/14	* Dividend		D R HORTON INC HOLDING 100.0000		2.25CR		
08/14	* Sale	-100	D R HORTON INC PRICE 21 1/ 16	21.062	2,028.28CR		
08/14	* Sale	-100	MICROSOFT CORP	103.125	10,201.80CR		
08/14	* Sale	-100	NOKIA CORP "A" ADR PRICE 78 3/ 16	78.187	7,708.13CR		
08/14	* Sale	-150	SAFESKIN CORP	35.500	5,187.10CR	49,585.63CR	84,699
08/17	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039446195		5,871.00CR		
08/17	Purchase	49,585	CMA MONEY FUND		49,585.00	5,871.63CR	134,284
08/18	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039346456		113,472.59CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/18	Journal Entry		TR FROM [redacted]26 N/O VIRGINIA WARD TURNER VS [redacted]26 UNIT 443 BATCH # = 00039346466		115,387.52CR		
08/19	Purchase	54,750	CMA MONEY FUND		54,750.00	234,731.74CR	134,284
08/21	Purchase	185,000	NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE PROSPECTUS ENCLOSED INTEREST FROM 08/21/98 FIRST COUPON 09/15/98 PRICE 100.000000	100.000	185,000.00	179,981.74CR	189,034
08/21	* Dividend		BAKER HUGHES INC HOLDING 100.0000		11.50CR		
08/21	Sale	-5,019	CMA MONEY FUND		5,019.00CR	12.24CR	184,015
08/24	Journal Entry		TR FROM 44330326 N/O VIRGINIA WARD TURNER VS [redacted]26 UNIT 443 BATCH # = 00039347138		2,657.01CR		
08/24	Purchase	12	CMA MONEY FUND		12.00	2,657.25CR	184,027
08/25	Purchase	2,657	CMA MONEY FUND		2,657.00	.25CR	186,684
08/26	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 00039346200		1,484.59CR		
08/26	Journal Entry		TR FROM [redacted]26 N/O VIRGINIA WARD TURNER VS [redacted]26 UNIT 443 BATCH # = 00039346210		11.64CR		
08/27	Purchase	1,496	CMA MONEY FUND		1,496.00	1,496.48CR .48CR	186,684 188,180

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/31	Share Dividend	323	CMA MONEY FUND'				
08/31	Cash Dividend		CMA MONEY FUND FROM 7-31 THRU 8-28		.55CR		
08/31	Closing Balance				1.03CR	1.03CR	188,503

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER
[redacted]

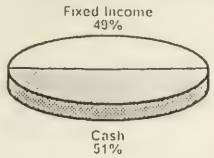
YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call:
1-800-MER-ACCT (1-800-637-2228)

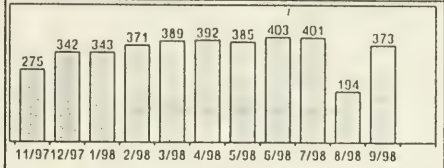
Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Total Value as of September 30, 1998
$373,460.00

Asset Allocation Summary



Total Value Comparison (in $ thousands)



Activity Summary

	Sep 98	Jan 98 To Date
Beginning Value	194,294	342,401
Net Deps/Wthdrwls	-6,911	-7,197
Pricing Adjustments	183,150	184,451
Div/Int Income	1,768	6,037
Chg in Market Value	1,159	-152,232
Ending Value	373,460	373,460

Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 8
[redacted]91	VIRGINIA WARD TURNER	9 to 14
[redacted]92	VIRGINIA WARD TURNER	15 to 20
[redacted]26	VIRGINIA WARD TURNER	21 to 26

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	373,428	194,254	14,164	-1,850
2 CMA	0	5	-14,325	-
3 CMA	0	35	21,917	-
4 CMA	32	0	13,990	-
Total	373,460	194,294	35,746	-1,850

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PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 09/30/1998 $373,428.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	08/31/98 Value	%	09/30/98 Value	%
Cash/Money Funds	188,504	97	190,278	51
CD's/Equivalents				
Government Securities				
Corporate Bonds			183,150	49
Municipal Bonds				
Equities	5,750	3		
Mutual Funds				
Options				
Other				
Long Market Value	194,254		373,428	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	194,254		373,428	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	852.31	1,215.19
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest	832.50	832.50
Reportable Dividends	2.50	312.04
Income Not Reported		
Total	1,687.31	2,359.73

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 190,278 Investor Credit Line 1

NEWS

Continuing the enhancements to your statement service, the cost bases of Municipal and Corporate Coupon Bonds purchased at a premium are now adjusted to reflect amortization to either call date or maturity, as appropriate. In addition, call dates and call prices have been added to the descriptions of Municipal Bonds.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	7842.62	7539.07	7908.25
Three-Month Treasury Bills	4.35%	4.85%	5.34%
Long-Term Treasury Bonds	4.96%	5.26%	5.97%

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary

	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	188,504.03	
Net Credits & Debits	1,774.22	200,601.43
Closing Balance Cash & Money Funds	190,278.25	

Credits

	This Statement	Year-to-Date
Sales		66,967.85
Income	1,687.31	2,359.73
Funds Received		
Other	86.91	321,502.26
Total Credits	1,774.22	390,829.84

Debits

	This Statement	Year-to-Date
Purchases		190,069.73
Withdrawals		148.70
Interest Charged		9.98
Other		
Total Debits		190,228.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	14,164.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
190,277	CMA MONEY FUND		1.00	190,277	1.00	190,277			9,799	5.15
	Total Cash/Money Funds			190,278		190,278			9,799	5.15
	Corporate Bonds									
185,000	NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE MOODY'S: A3, S&P: AA-	08/17/98	100.00	185,000	99.00	183,150	(1,850)			
	Total Corporate Bonds			185,000		183,150	(1,850)			
	Total of Long Portfolio			375,278		373,428	(1,850)		9,799	2.62

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
09/23	Delivered	-100	BAKER HUGHES INC			
09/23	Delivered	-125	CRESCENT REAL EST EQ TEX			
09/23	Delivered	-100	ENSCO INTL INC COM			
			Net Total			
			Dividends and Interest			
09/15	" Bond Interest		NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE			832.50
09/16	" Dividend		ENSCO INTL INC COM HOLDING 100.0000			2.50
09/30	Share Dividend	852	CMA MONEY FUND			.31
09/30	Cash Dividend		CMA MONEY FUND FROM 8-29 THRU 9-29			852.00
	Income Total		CMA MONEY FUND SHARE DIVIDEND			1,687.31
			Net Total			
			Other Activity			
09/03	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 0003935254B			16.17

35032J PLEASE SEE REVERSE SIDE

Statement Period 09/01/98 TO 09/30/98

Account No. 443-30281

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
09/03	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039352558			38.57
09/10	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 00039351576			1.88
09/10	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039351586			3.19
09/17	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039518606			27.10
			Net Total			86.91

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		66,967.85

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/31	Opening Balance						
09/03	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 00039352548		16.17CR	1.03CR	188,503
09/03	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039352558		38.57CR		
09/08	Purchase	55	CMA MONEY FUND		55.00	55.77CR .77CR	188,503 188,558

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COPY # 5060 (REV 4/97)

Statement Period 09/01/98 TO 09/30/98

Account No. [redacted]81

009007

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
09/10	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 00039351576		1.88CR		
09/10	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039351586		3.19CR		
09/14	Purchase	5	CMA MONEY FUND		5.00	5.84CR	188,558
09/15	* Bond Interest		NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE		832.50CR	.84CR	188,563
09/16	* Dividend		ENSCO INTL INC COM HOLDING 100.0000		2.50CR	833.34CR	188,563
09/17	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039518606		27.10CR	835.84CR	188,563
09/21	Purchase	862	CMA MONEY FUND		862.00	862.94CR	188,563
09/23	Delivered	-100	BAKER HUGHES INC			.94CR	189,425
09/23	Delivered	-125	CRESCENT REAL EST EQ TEX				
09/23	Delivered	-100	ENSCO INTL INC COM				
09/30	Share Dividend	852	CMA MONEY FUND			.94CR	189,425
09/30	Cash Dividend		CMA MONEY FUND FROM 8-29 THRU 9-29		.31CR		
09/30	Closing Balance				1.25CR	1.25CR	190,277

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VIRGINIA WARD TURNER

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PRIORITY CLIENT CMA® ACCOUNT

TOTAL ACCOUNT VALUE AS OF 09/30/1998 $0.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	08/31/98 Value	%	09/30/98 Value	%
Cash/Money Funds	5	100		
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value	5			
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	5			

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		177.67
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	12.08	692.50
Income Not Reported		
Total	12.08	870.17

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

Continuing the enhancements to your statement service, the cost bases of Municipal and Corporate Coupon Bonds purchased at a premium are now adjusted to reflect amortization to either call date or maturity, as appropriate. In addition, call dates and call prices have been added to the descriptions of Municipal Bonds.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	7842.62	7539.07	7908.25
Three-Month Treasury Bills	4.35%	4.85%	5.34%
Long-Term Treasury Bonds	4.96%	5.26%	5.92%

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date	Credits	This Statement	Year-to-Date	Debits	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	5.97		Sales		104,159.70	Purchases		25,812.30
			Income	12.08	870.17	Withdrawals		
			Funds Received			Other	18.05	85,977.83
			Other		467.06			
Net Credits & Debits	5.97DR	6,293.20DR						
Closing Balance Cash & Money Funds			Total Credits	12.08	105,496.93	Total Debits	18.05	111,790.13

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(14,325.08)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
09/01	*	Dividend		PINNACLE WEST CAP CORP HOLDING 34.0000			10.20
09/03	*	Dividend		CHAC INVESTMENT CORP COM HOLDING 28.0000			.84
09/09	*	Dividend		VALERO REFNG & MKTNG CO HOLDING 13.0000			1.04
				Net Total			12.08
				Other Activity			
09/03		Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039352548		16.17	
09/10		Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039351576		1.88	
				Net Total		18.05	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		104,163.34

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/31	Opening Balance					5.97CR	
09/01	* Dividend		PINNACLE WEST CAP CORP HOLDING 34.0000		10.20CR	16.17CR	
09/03	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 0003932548		16.17		
09/03	* Dividend		CMAC INVESTMENT CORP COM HOLDING 28.0000		.84CR	.84CR	
09/09	* Dividend		VALERO REFNG & MKTNG CO HOLDING 13.0000		1.04CR	1.88CR	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
09/10	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039351576		1.88		
09/30	Closing Balance					.00	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

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PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 09/30/1998 $0.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	08/31/98 Value	%	09/30/98 Value	%
Cash/Money Funds	35	100		
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value	35			
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	35			

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		174.84
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	32.99	396.50
Income Not Reported		
Total	32.99	571.34

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

Continuing the enhancements to your statement service, the cost bases of Municipal and Corporate Coupon Bonds purchased at a premium are now adjusted to reflect amortization to either call date or maturity, as appropriate. In addition, call dates and call prices have been added to the descriptions of Municipal Bonds.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	7842.62	7539.07	7908.25
Three-Month Treasury Bills	4.35%	4.85%	5.34%
Long-Term Treasury Bonds	4.96%	5.26%	5.92%

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	35.87	
Net Credits & Debits	35.87DR	13,973.20DR
Closing Balance Cash & Money Funds		

Credits	This Statement	Year-to-Date
Sales		155,915.08
Income	32.99	571.34
Funds Received		
Other		430.15
Total Credits	32.99	156,916.57

Debits	This Statement	Year-to-Date
Purchases		49,230.00
Withdrawals		
Other	68.86	121,659.77
Total Debits	68.86	170,889.77

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	21,917.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

Merrill Lynch

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
09/01	*	Dividend		ASSOC FIRST CAP CORP CLA HOLDING 15.0000			1.50
09/01	*	Dividend		LUCENT TECHNOLOGIES INC HOLDING 30.0000			1.20
09/04	*	Dividend		GILLETTE CO HOLDING 25.0000			3.19
09/10	*	Dividend		PFIZER INC DEL PV$0.05 HOLDING 50.0000			9.50
09/10	*	Dividend		WARNR LAMBRT COMPANY HOLDING 110.0000			17.60
				Net Total			32.99
				Other Activity			
09/03		Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039352558		38.57	
09/10		Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039351586		3.19	
09/17		Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039518606		27.10	
				Net Total		68.86	

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		155,915.08

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/31	Opening Balance					35.87CR	
09/01	* Dividend		ASSOC FIRST CAP CORP CLA HOLDING 15.0000		1.50CR		
09/01	* Dividend		LUCENT TECHNOLOGIES INC HOLDING 30.0000		1.20CR	38.57CR	
09/03	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039352558		38.57	.00	
09/04	* Dividend		GILLETTE CO HOLDING 25.0000		3.19CR	3.19CR	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
09/10	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039351586		3.19		
09/10	* Dividend		PFIZER INC DEL PV$0.05 HOLDING 50.0000		9.50CR		
09/10	* Dividend		WARNR LAMBRT COMPANY HOLDING 110.0000		17.60CR		
09/17	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039518606		27.10	27.10CR	
09/30	Closing Balance					.00	

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PRIORITY CLIENT CMA® ACCOUNT.

TOTAL ACCOUNT VALUE AS OF 09/30/1998 $32.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	08/31/98 Value	%	09/30/98 Value	%
Cash/Money Funds			32	100
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value			32	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value			32	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		700.28
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	37.76	1,512.77
Income Not Reported		
Total	37.76	2,213.05

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 32 Investor Credit Line

NEWS

Continuing the enhancements to your statement service, the cost bases of Municipal and Corporate Coupon Bonds purchased at a premium are now adjusted to reflect amortization to either call date or maturity, as appropriate. In addition, call dates and call prices have been added to the descriptions of Municipal Bonds.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	7842.62	7539.07	7908.25
Three-Month Treasury Bills	4.35%	4.85%	5.34%
Long-Term Treasury Bonds	4.96%	5.26%	5.92%

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds		
Net Credits & Debits	32.63	86,683.72DR
Closing Balance Cash & Money Funds	32.63	

Credits	This Statement	Year-to-Date
Sales		192,747.54
Income	37.76	2,213.05
Funds Received		
Other		652.16
Total Credits	37.76	195,612.75

Debits	This Statement	Year-to-Date
		161,996.70
Purchases		
Withdrawals	5.13	120,299.77
Other		
Total Debits	5.13	282,296.47

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	13,990.62
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
				Cash and Money Funds						
	CASH			32		32				
	Total Cash/Money Funds			32		32				
	Total of Long Portfolio			32		32				

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
09/08	* Rpt Fgn Div		BOOTS CO LTD ADR HOLDING 56.0000			34.19
09/08	* Rpt Fgn Div		COMPASS GRP PLC SPN ADR HOLDING 150.0000			3.57
			Net Total			37.76
			Other Activity			
09/08	Fgn Div Tax		BOOTS CO LTD ADR NON-RECLAIMABLE TAX		5.13	
			Net Total		5.13	

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		192,875.48

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/31	Opening Balance					.00	
09/08	* Rpt Fgn Div		BOOTS CO LTD ADR HOLDING 56.0000		34.19CR		
09/08	Fgn Div Tax		BOOTS CO LTD ADR NON-RECLAIMABLE TAX		5.13		
09/08	* Rpt Fgn Div		COMPASS GRP PLC SPN ADR HOLDING 150.0000		3.57CR		
09/30	Closing Balance				32.63CR	32.63CR	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Agreement Regarding Your Securities Account and Other Important Information

You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:

(1) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearing house, if any, where the transactions are executed, and if not executed on any exchange, the National Association of Securities Dealers, Inc.

(2) Unless you give us other instructions, we will hold for your account any securities you purchase and the proceeds of any securities you sell.

(3) We will direct your order for a multi-listed security or option to the market place we consider to be the primary market for that security, unless you give us specific instructions to direct the order elsewhere.

(4) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian accounts). In the event of a call for less than an entire issue or series of those securities, the securities to be called will be automatically selected on a random basis from those held in bulk. The probability that your holdings will be selected is proportional to the amount of your holdings relative to those of other customers.

(5) If you have any obligations to us we can, subject to applicable rules and regulations of regulatory bodies, without notifying you, take any of the following actions with any or all securities in your account, including securities you may acquire or deposit to secure your account.

- We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.
- We can lend the securities.
- We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.

We can take any of these actions until you have discharged all your obligations to us. The amount involved in these actions may be more or less than the amount you owe us.

(6) We are not responsible for the loss or destruction of securities that are placed in the custody of a foreign bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.

(7) This statement of account shall be deemed conclusive if not objected to within ten (10) days.

(8) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless you give us written notice to the contrary at the time. This agreement will inure to the benefit of anyone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your right to transfer your account under NYSE Rule 412.

Insurance

We are a member of the Securities Investor Protection Corporation (SIPC). The securities held in your account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. For details, refer to the Program Description for your account, if applicable, or speak with your Financial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, are not backed or guaranteed by any bank nor are they insured by the FDIC.

Merrill Lynch, Pierce, Fenner & Smith Inc.
World Financial Center
North Tower
New York, N.Y. 10281-1332
Member, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.

(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.

(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.

(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.

(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.

Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.

WCMA Loan Account Activity

Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.

Managed Trust Units

Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

‡	Interest reported to IRS by Merrill Lynch as required by law
•	Gross Proceeds reported to the IRS by Merrill Lynch as required by law
*	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this company
:	Transactions reported to IRS
#	Transaction you requested required same day payment. MLPLAN retained list day's dividend to offset cost of advancing payment on your behalf
A	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction
N/A	Value and or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge
RG	Bonds registered for both principal and interest

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VIRGINIA WARD TURNER

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Merrill Lynch

PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

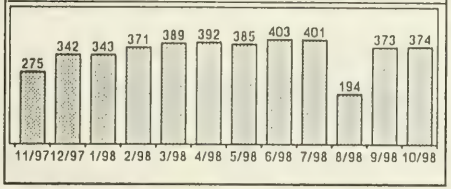
For Client Service Questions Call:
1-800-MER-ACCT (1-800-637-2228)

Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Total Value as of October 30, 1998
$374,268.00

Asset Allocation Summary

Total Value Comparison (in $ thousands)



Activity Summary

	Oct 98	Jan 98 To Date
Beginning Value	373,460	147,080
Net Deps/Wthdrwls	-9	-7,206
Pricing Adjustments	0	184,451
Div/Int Income	816	6,853
Chg in Market Value	1	43,090
Ending Value	374,268	374,268

Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 6
[redacted]26	VIRGINIA WARD TURNER	7 to 12

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	374,200	373,428	14,164	-1,850
2 Cash	68	32	13,990	-
Total	374,268	373,460	28,154	-1,850

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	190,278.25	
Net Credits & Debits	771.91	201,373.34
Closing Balance Cash & Money Funds	191,050.16	

Credits	This Statement	Year-to-Date
Sales		66,967.85
Income	771.91	3,131.64
Funds Received		
Other		321,502.26
Total Credits	771.91	391,601.75

Debits	This Statement	Year-to-Date
Purchases		190,069.73
Withdrawals		
Interest Charged		148.70
Other		9.98
Total Debits		190,228.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	14,164.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

PLE' SEE REVERSE SIDE

Page | Statement Period | Account No.

Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 10/30/1998 $374,200.00

VIRGINIA WARD TURNER
203 N GORDON DR
CROCKETT TX 75835-1713

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	09/30/98 Value	%	10/30/98 Value	%
Cash/Money Funds	190,278	51	191,050	51
CD's/Equivalents				
Government Securities				
Corporate Bonds	183,150	49	183,150	49
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value	373,428		374,200	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	373,428		374,200	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	771.91	1,987.10
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		832.50
Reportable Dividends		312.04
Income Not Reported		
Total	771.91	3,131.64

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 191,050 Investor Credit Line 1

NEWS

Have you considered opportunities in the fixed-income markets? A special report appears in the enclosed First Priority newsletter that explains the value potential available in bonds and preferred securities. This important article also tells you how to get a full Research report detailing compelling values in the bond markets.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	8592.10	7842.62	7908.25
Three-Month Treasury Bills	4.32%	4.35%	5.34%
Long-Term Treasury Bonds	5.15%	4.96%	5.92%

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
191,049	CMA MONEY FUND		1.00	191,049	1.00	191,049			9,437	4.94
	Total Cash/Money Funds			191,050		191,050			9,437	4.94
	Corporate Bonds									
185,000	NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE MOODY'S: A3, S&P: AA-	08/17/98	100.00	185,000	99.00	183,150	(1,850)			
	Total Corporate Bonds			185,000		183,150	(1,850)			
	Total of Long Portfolio			376,050		374,200	(1,850)		9,437	2.52

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
10/30	Share Dividend	771	CMA MONEY FUND			.91
10/30	Cash Dividend		CMA MONEY FUND FROM 9-30 THRU 10-29			771.00
	Income Total		CMA MONEY FUND SHARE DIVIDEND			771.91
			Net Total			

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		66,967.85

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
09/30	Opening Balance					1.25CR	190,277
10/05	Purchase	1	CMA MONEY FUND		1.00	.25CR	190,278
10/30	Share Dividend	771	CMA MONEY FUND				
10/30	Cash Dividend		CMA MONEY FUND FROM 9-30 THRU 10-29		.91CR		
10/30	Closing Balance				1.16CR	1.16CR	191,049

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

TOTAL ACCOUNT VALUE AS OF 10/30/1998 $68.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	09/30/98 Value	%	10/30/98 Value	%
Cash/Money Funds	32	100	68	100
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value	32		68	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	32		68	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		700.28
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	45.44	1,558.21
Income Not Reported		
Total	45.44	2,258.49

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

Have you considered opportunities in the fixed-income markets? A special report appears in the enclosed First Priority newsletter that explains the value potential available in bonds and preferred securities. This important article also tells you how to get a full Research report detailing compelling values in the bond markets.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	8592.10	7842.62	7908.25
Three-Month Treasury Bills	4.32%	4.35%	5.34%
Long-Term Treasury Bonds	5.15%	4.96%	5.92%

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CODE # 6061 (REV 6/98)

Statement Period 10/01/98 TO 10/30/98

Account No. [redacted]26

008007

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Merrill Lynch

THE INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary

	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	32.63	
Net Credits & Debits	35.49	86,648.23DR
Closing Balance Cash & Money Funds	68.12	

Credits

	This Statement	Year-to-Date
Sales		192,747.54
Income	45.44	2,258.49
Funds Received		
Other		652.16
Total Credits	45.44	195,658.19

Debits

	This Statement	Year-to-Date
Purchases		161,996.70
Withdrawals		
Other	9.95	120,309.72
Total Debits	9.95	282,306.42

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	13,990.62
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			68		68				
	Total Cash/Money Funds			68		68				
	Total of Long Portfolio			68		68				

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
10/02	* Rpt Fgn Div		CANON INC ADR REP5SH HOLDING 45.0000			2.78
10/02	* Rpt Fgn Div		HENKEL KGAA SPNRD ADR HOLDING 36.0000			27.47
10/19	* Rpt Fgn Div		SEKISUI HOUSE LTD ADR HOLDING 24.0000			15.19
			Net Total			45.44
			Other Activity			
10/02	Fgn Div Tax		CANON INC ADR REP5SH NON-RECLAIMABLE TAX		.42	

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
10/02	Fgn Div Tax		HENKEL KGAA SPNRD ADR		7.25	
10/19	Fgn Div Tax		SEKISUI HOUSE LTD ADR NON-RECLAIMABLE TAX		2.28	
			Net Total		9.95	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		192,875.48

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Agreement Regarding Your Securities Account and Other Important Information

You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:

(1) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearing house, if any, where the transactions are executed, and if not executed on any exchange, the National Association of Securities Dealers, Inc.

(2) Unless you give us other instructions, we will hold for your account any securities you purchase and the proceeds of any securities you sell.

(3) We will direct your order for a multi-listed security or option to the market place we consider to be the primary market for that security, unless you give us specific instructions to direct the order elsewhere.

(4) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian accounts). In the event of a call for less than an entire issue or series of those securities, the securities to be called will be automatically selected on a random basis from those held in bulk. The probability that your holdings will be selected is proportional to the amount of your holdings relative to those of other customers.

(5) If you have any obligations to us we can, subject to applicable rules and regulations of regulatory bodies, without notifying you, take any of the following actions with any or all securities in your account, including securities you may acquire or deposit to secure your account.

- We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.
- We can lend the securities.
- We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.

We can take any of these actions until you have discharged all your obligations to us. The amount involved in these actions may be more or less than the amount you owe us.

(6) We are not responsible for the loss or destruction of securities that are placed in the custody of a foreign bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.

(7) This statement of account shall be deemed conclusive if not objected to within ten (10) days.

(8) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless you give us written notice to the contrary at the time. This agreement will inure to the benefit of anyone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your right to transfer your account under NYSE Rule 412.

Insurance

We are a member of the Securities Investor Protection Corporation (SIPC). The securities held in your account are covered by SIPC protection and excess SIPC protection obtained by Merrill Lynch. For details, refer to the Program Description for your account, if applicable, or speak with your Financial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, are not backed or guaranteed by any bank nor are they insured by the FDIC.

Merrill Lynch, Pierce, Fenner & Smith Inc.
World Financial Center
North Tower
New York, N.Y. 10281-1332
Member, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.

(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.

(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.

(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.

(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.

Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.

WCMA Loan Account Activity

Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.

Managed Trust Units

Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

☐	Interest reported to IRS by Merrill Lynch as required by law.
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by law
•	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this company
;	Transactions reported to IRS.
#	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
A	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction
N/A	Value and/or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name.
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge.
RG	Bonds registered for both principal and interest.

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

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Merrill Lynch

PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER
[redacted]

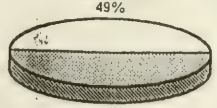
YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call:
1-800-MER-ACCT (1-800-637-2228)

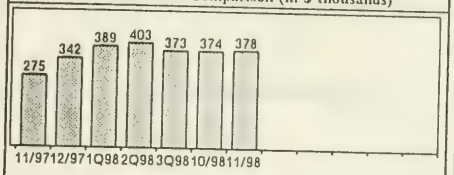
Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Total Value as of November 30, 1998
$377,531.00

Asset Allocation Summary



Total Value Comparison (in $ thousands)



Activity Summary

	Nov 98	Jan 98 To Date
Beginning Value	374,200	44,202
Net Deps/Wthdrwls	0	314,586
Pricing Adjustments	0	183,150
Div/Int Income	713	3,839
Chg in Market Value	2,618	-168,246
Ending Value	377,531	377,531

Statement Information

Account No.	Account Name	Page
443-30281	VIRGINIA WARD TURNER	1 to 6

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	377,531	374,200	14,164	867
Total	377,531	374,200	14,164	867

PLEASE SEE REVERSE SIDE

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Merrill Lynch

PRIORITY CLIENT SERVICES

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 11/30/1998 $377,531.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-800-MER-ACCT (1-800-637-2228)

Monthly Portfolio Summary

Asset	10/30/98 Value	%	11/30/98 Value	%
Cash/Money Funds	191,050	51	191,664	51
CD's/Equivalents				
Government Securities				
Corporate Bonds	183,150	49	185,867	49
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value	374,200		377,531	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	374,200		377,531	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	713.97	2,701.07
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		832.50
Reportable Dividends		312.04
Income Not Reported		
Total	713.97	3,845.61

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 191,664 Investor Credit Line 1

NEWS

Have your holiday purchases earn you credits in our travel and reward program offering no blackout dates for flights, a concierge service and medical evacuation insurance. See the enclosed newsletter for more information about the CMA Visa Signature Program.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9116.55	8592.10	7908.25
Three-Month Treasury Bills	4.48%	4.32%	5.34%
Long-Term Treasury Bonds	5.07%	5.15%	5.92%

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	191,050.16	
Net Credits & Debits	613.97	201,987.31
Closing Balance Cash & Money Funds	191,664.13	

Credits	This Statement	Year-to-Date
Sales		66,967.85
Income	713.97	3,845.61
Funds Received		
Other		321,502.26
Total Credits	713.97	392,315.72

Debits	This Statement	Year-to-Date
Purchases		190,069.73
Withdrawals		
Interest Charged		148.70
Other	100.00	109.98
Total Debits	100.00	190,328.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	14,164.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
191,663	CMA MONEY FUND		1.00	191,663	1.00	191,663			9,027	4.71
	Total Cash/Money Funds			191,664		191,664			9,027	4.71
	Corporate Bonds									
185,000	NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE MOODY'S: A3, S&P: AA-	08/17/98	100.00	185,000	100.46	185,867	867		11,099	5.97
	Total Corporate Bonds			185,000		185,867	867		11,099	5.97
	Total of Long Portfolio			376,664		377,531	867		20,127	5.33

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
11/30	Share Dividend	713	CMA MONEY FUND			
11/30	Cash Dividend		CMA MONEY FUND FROM 10-30 THRU 11-27			.97
	Income Total		CMA MONEY FUND SHARE DIVIDEND			713.00
			Net Total			713.97
			Other Activity			
11/04	Annual Charge		CMA ANNUAL FEE		100.00	
			Net Total		100.00	

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		66,967.85

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
10/30	Opening Balance					1.16CR	191,049
11/02	Purchase	1	CMA MONEY FUND		1.00	.16CR	191,050
11/04	Annual Charge		CMA ANNUAL FEE		100.00		
11/04	Sale	-100	CMA MONEY FUND		100.00CR	.16CR	190,950
11/30	Share Dividend	713	CMA MONEY FUND				
11/30	Cash Dividend		CMA MONEY FUND FROM 10-30 THRU 11-27		.97CR		
11/30	Closing Balance				1.13CR	1.13CR	191,663

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PLEASE SEE REVERSE SIDE

CODE # 6061 (REV.)

Statement Period 10/31/98 TO 11/30/98

Account No. [redacted]81

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Merrill Lynch

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Agreement Regarding Your Securities Account and Other Important Information

You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:

(1) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearing house, if any, where the transactions are executed, and if not executed on any exchange, the National Association of Securities Dealers, Inc.

(2) Unless you give us other instructions, we will hold for your account any securities you purchase and the proceeds of any securities you sell.

(3) We will direct your order for a multi-listed security or option to the market place we consider to be the primary market for that security, unless you give us specific instructions to direct the order elsewhere.

(4) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian accounts). In the event of a call for less than an entire issue or series of those securities, the securities to be called will be automatically selected on a random basis from those held in bulk. The probability that your holdings will be selected is proportional to the amount of your holdings relative to those of other customers.

(5) If you have any obligations to us we can, subject to applicable rules and regulations of regulatory bodies, without notifying you, take any of the following actions with any or all securities in your account, including securities you may acquire or deposit to secure your account.

- We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.
- We can lend the securities.
- We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.

We can take any of these actions until you have discharged all your obligations to us. The amount involved in these actions may be more or less than the amount you owe us.

(6) We are not responsible for the loss or destruction of securities that are placed in the custody of a foreign bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.

(7) This statement of account shall be deemed conclusive if not objected to within ten (10) days.

(8) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless you give us written notice to the contrary at the time. This agreement will inure to the benefit of anyone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your right to transfer your account under NYSE Rule 412.

Insurance

We are a member of the Securities Investor Protection Corporation (SIPC). The securities held in your account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. For details, refer to the Program Description for your account, if applicable, or speak with your Financial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, are not backed or guaranteed by any bank nor are they insured by the FDIC.

Merrill Lynch, Pierce, Fenner & Smith Inc.
World Financial Center
North Tower
New York, N.Y. 10281-1332
Member, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.

(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.

(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.

(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.

(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.

Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.

WCMA Loan Account Activity

Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details

Managed Trust Units

Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

☐	Interest reported to IRS by Merrill Lynch as required by law.
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by law.
◦	Dividends reported to the IRS by Merrill Lynch as required by law.
**	Merrill Lynch maintains a fundamental opinion on this company.
.	Transactions reported to IRS.
//	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
A	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction.
N/A	Value and/or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name.
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge.
RG	Bonds registered for both principal and interest.

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER
[redacted]

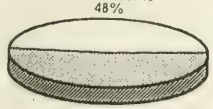
YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

For Client Service Questions Call:
1-877-2PRIORITY(1-877-277-4674)

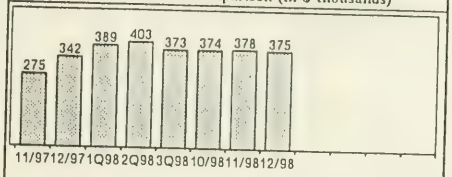
Office Serving Your Account
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Total Value as of December 31, 1998
$374,717.00

Asset Allocation Summary



Total Value Comparison (in $ thousands)



Activity Summary

	Dec 98	Jan 98 To Date
Beginning Value	377,607	342,401
Net Deps/Wthdrwls	1	-328,997
Pricing Adjustments	0	185,752
Div/Int Income	838	12,131
Chg In Market Value	-3,729	163,430
Ending Value	374,717	374,717

Statement Information

Account No.	Account Name	Page
[redacted]81	VIRGINIA WARD TURNER	1 to 6
[redacted]91	VIRGINIA WARD TURNER	7 to 10
[redacted]92	VIRGINIA WARD TURNER	11 to 14
[redacted]26	VIRGINIA WARD TURNER	15 to 20

Summary of Account(s)

Account Type	Total Value This Month	Total Value Last Month	Gains and Losses YTD Realized	Gains and Losses Unrealized
1 CMA	374,717	377,531	14,164	-2,863
2 Cash	0	0	-14,325	-
3 Cash	0	0	21,917	-
4 Cash	0	68	13,990	-
Total	374,717	377,607	35,746	-2,863

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Page	Statement Period	Account No
SUMMARY 1	11/28/98 TO 12/31/98	[redacted]81

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PRIORITY CLIENT SERVICES

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PRIORITY CLIENT CMA® ACCOUNT

TOTAL ACCOUNT VALUE AS OF 12/31/1998 $374,717.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-877-2PRIORITY(1-877-277-4674)

Monthly Portfolio Summary

Asset	11/30/98 Value	%	12/31/98 Value	%
Cash/Money Funds	191,664	51	192,581	51
CD's/Equivalents				
Government Securities				
Corporate Bonds	185,867	49	182,136	49
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value	377,531		374,717	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	377,531		374,717	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	829.39	3,530.46
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		832.50
Reportable Dividends		312.04
Income Not Reported		
Total	829.39	4,675.00

Items for Attention

Security	Message	Date
	No Items For Attention	

Purchasing Power 192,581 Investor Credit Line

NEWS

Check out our Global Research Team's top stock picks for 1999. Detailed information about these recommendations and instructions on how to order your free copy of "1999 - The Year Ahead Summary" are in this month's newsletter.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9181.43	9116.55	7908.25
Three-Month Treasury Bills	4.45%	4.48%	5.34%
Long-Term Treasury Bonds	5.09%	5.07%	5.92%

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	191,664.13	
Net Credits & Debits	917.37	202,904.68
Closing Balance Cash & Money Funds	192,581.50	

Credits	This Statement	Year-to-Date
Sales		66,967.85
Income	829.39	4,675.00
Funds Received		
Other	87.98	321,590.24
Total Credits	917.37	393,233.09

Debits	This Statement	Year-to-Date
Purchases		190,069.73
Withdrawals		
Interest Charged		148.70
Other		109.98
Total Debits		190,328.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	14,164.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

The capital gains and losses shown above may not reflect all transactions which must be reported on your 1998 tax return. These reportable transactions will appear on your January statement.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
192,581	CMA MONEY FUND		1.00	192,581	1.00	192,581			8,935	4.64
	Corporate Bonds									
185,000	NM BOEING CAPITAL CRP BE 21AUG98 22AUG05 SEMI-PAY 06.000% FIXRATE MOODY'S: A3, S&P: AA-	08/17/98	100.00	185,000	98.45	182,136	(2,863)		11,099	6.09
	Total Corporate Bonds			185,000		182,136	(2,863)		11,099	6.09
	Total of Long Portfolio			377,581		374,717	(2,863)		20,035	5.35

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
	Dividends and Interest					
12/31	Share Dividend	829	CMA MONEY FUND			.39
12/31	Cash Dividend		CMA MONEY FUND FROM 11-28 THRU 12-31			829.00
	Income Total		CMA MONEY FUND SHARE DIVIDEND			829.39
			Net Total			

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
12/15	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 00039646932			3.67
12/15	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS 44330292 UNIT 443 BATCH # = 00039646942			6.75
12/15	Journal Entry		TR FROM [redacted]26 N/O VIRGINIA WARD TURNER VS [redacted]26 UNIT 443 BATCH # = 00039646952			77.56
			Net Total			87.98

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		66,967.85

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
						1.13CR	191,663
11/30	Opening Balance					.13CR	191,664
12/07	Purchase	1	CMA MONEY FUND		1.00		
12/15	Journal Entry		TR FROM [redacted]91 N/O VIRGINIA WARD TURNER VS [redacted]91 UNIT 443 BATCH # = 00039646932		3.67CR		
12/15	Journal Entry		TR FROM [redacted]92 N/O VIRGINIA WARD TURNER VS [redacted]92 UNIT 443 BATCH # = 00039646942		6.75CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
					77.56CR		
12/15	Journal Entry		TR FROM [redacted]26 N/O VIRGINIA WARD TURNER VS [redacted]26 UNIT 443 BATCH # = 00039646952			88.11CR	191,664
12/21	Purchase	88	CMA MONEY FUND		88.00	.11CR	191,752
12/31	Share Dividend	829	CMA MONEY FUND		.39CR		
12/31	Cash Dividend		CMA MONEY FUND FROM 11-28 THRU 12-31		.50CR	.50CR	192,581
12/31	Closing Balance						

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

TOTAL ACCOUNT VALUE AS OF 12/31/1998 $0.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-877-2PRIORITY(1-877-277-4674)

Monthly Portfolio Summary

Asset	11/27/98 Value	%	12/31/98 Value	%
Cash/Money Funds				
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value				
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value				

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		177.67
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	3.67	696.17
Income Not Reported		
Total	3.67	873.84

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

Check out our Global Research Team's top stock picks for 1999. Detailed information about these recommendations and instructions on how to order your free copy of "1999 - The Year Ahead Summary" are in this month's newsletter.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9181.43	9116.55	7908.25
Three-Month Treasury Bills	4.45%	4.48%	5.34%
Long-Term Treasury Bonds	5.09%	5.07%	5.92%

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary			Credits			Debits	
	This Statement	Year-to-Date		This Statement	Year-to-Date		This Statement	Year-to-Date
pening Balance Cash & Money Funds			Sales		104,159.70	Purchases		25,812.30
			Income	3.67	873.84	Withdrawals		
			Funds Received			Other	3.67	85,981.50
			Other		467.06			
et Credits & Debits		6,293.20DR						
losing Balance Cash & Money Funds			Total Credits	3.67	105,500.60	Total Debits	3.67	111,793.80

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	(14,325.08)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

The capital gains and losses shown above may not reflect all transactions which must be reported on your 1998 tax return. These reportable transactions will appear on your January statement.

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
12/04	* Payment In Lieu		MONEY ACCOUNT ADJ			3.67
			Net Total			3.67
			Other Activity			
12/15	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039646932		3.67	
			Net Total		3.67	

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		104,163.34

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

TOTAL ACCOUNT VALUE AS OF 12/31/1998 $0.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-877-2PRIORITY(1-877-277-4674)

Monthly Portfolio Summary

Asset	11/27/98 Value	%	12/31/98 Value	%
Cash/Money Funds				
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value				
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value				

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		174.84
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	6.75	403.25
Income Not Reported		
Total	6.75	578.09

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

Check out our Global Research Team's top stock picks for 1999. Detailed information about these recommendations and instructions on how to order your free copy of "1999 - The Year Ahead Summary" are in this month's newsletter.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9181.43	9116.55	7908.25
Three-Month Treasury Bills	4.45%	4.48%	5.34%
Long-Term Treasury Bonds	5.09%	5.07%	5.92%

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary		Credits			Debits		
This Statement	Year-to-Date		This Statement	Year-to-Date		This Statement	Year-to-Date
pening Balance Cash & Money Funds		Sales		155,915.08	Purchases		49,230.00
		Income	6.75	578.09	Withdrawals		
		Funds Received			Other	6.75	121,666.52
		Other		430.15			
et Credits & Debits	13,973.20DR						
losing Balance Cash & Money Funds							
		Total Credits	6.75	156,923.32	Total Debits	6.75	170,896.52

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	21,917.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

The capital gains and losses shown above may not reflect all transactions which must be reported on your 1998 tax return. These reportable transactions will appear on your January statement.

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PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
12/04	* Payment In Lieu		MONEY ACCOUNT ADJ			6.75
			Net Total			6.75
			Other Activity			
12/15	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039646942		6.75	
			Net Total		6.75	

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		155,915.08

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

TOTAL ACCOUNT VALUE AS OF 12/31/1998 $0.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

FOR CUSTOMER SERVICE QUESTIONS: 1-877-2PRIORITY(1-877-277-4674)

Monthly Portfolio Summary

Asset	11/27/98 Value	%	12/31/98 Value	%
Cash/Money Funds	76	100		
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities				
Mutual Funds				
Options				
Other				
Long Market Value	76			
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	76			

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends		700.28
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	.75	1,568.47
Income Not Reported		
Total	.75	2,268.75

Items for Attention

Security	Message	Date
	No Items For Attention	

NEWS

Check out our Global Research Team's top stock picks for 1999. Detailed information about these recommendations and instructions on how to order your free copy of "1999 - The Year Ahead Summary" are in this month's newsletter.

Financial Market Indicators

	This Statement	Last Statement	Previous Year-End
Dow Jones Industrial Average	9181.43	9116.55	7908.25
Three-Month Treasury Bills	4.45%	4.48%	5.34%
Long-Term Treasury Bonds	5.09%	5.07%	5.92%

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	76.81	
Net Credits & Debits	76.81DR	86,716.35DR
Closing Balance Cash & Money Funds		

Credits	This Statement	Year-to-Date
Sales		192,747.54
Income	.75	2,268.75
Funds Received		
Other		652.77
Total Credits	.75	195,669.06

Debits	This Statement	Year-to-Date
Purchases		161,996.70
Withdrawals	77.56	120,388.71
Other		
Total Debits	77.56	282,385.41

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	13,990.62
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

The capital gains and losses shown above may not reflect all transactions which must be reported on your 1998 tax return. These reportable transactions will appear on your January statement.

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
12/04	* Payment In Lieu		MONEY ACCOUNT ADJ			.75
			Net Total			.75
			Other Activity			
12/15	Journal Entry		TR TO [redacted]81 N/O VIRGINIA WARD TURNER VS [redacted]81 UNIT 443 BATCH # = 00039646952		77.56	
			Net Total		77.56	

Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		192,876.09

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

Agreement Regarding Your Securities Account and Other Important Information

You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:

(1) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearing house, if any, where the transactions are executed, and if not executed on any exchange, the National Association of Securities Dealers, Inc.

(2) Unless you give us other instructions, we will hold for your account any securities you purchase and the proceeds of any securities you sell.

(3) We will direct your order for a multi-listed security or option to the market place we consider to be the primary market for that security, unless you give us specific instructions to direct the order elsewhere.

(4) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian accounts). In the event of a call for less than an entire issue or series of those securities, the securities to be called will be automatically selected on a random basis from those held in bulk. The probability that your holdings will be selected is proportional to the amount of your holdings relative to those of other customers.

(5) If you have any obligations to us we can, subject to applicable rules and regulations of regulatory bodies, without notifying you, take any of the following actions with any or all securities in your account, including securities you may acquire or deposit to secure your account.

* We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.
* We can lend the securities.
* We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.

We can take any of these actions until you have discharged all your obligations to us. The amount involved in these actions may be more or less than the amount you owe us.

(6) We are not responsible for the loss or destruction of securities that are placed in the custody of a foreign bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.

(7) This statement of account shall be deemed conclusive if not objected to within ten (10) days.

(8) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless you give us written notice to the contrary at the time. This agreement will inure to the benefit of anyone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your right to transfer your account under NYSE Rule 412.

Insurance

We are a member of the Securities Investor Protection Corporation (SIPC). The securities held in your account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. For details, refer to the Program Description for your account, if applicable, or speak with your Financial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, are not backed or guaranteed by any bank nor are they insured by the FDIC.

Merrill Lynch, Pierce, Fenner & Smith Inc.
World Financial Center
North Tower
New York, N.Y. 10281-1332
Member, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.

(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.

(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.

(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.

(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.

Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.

WCMA Loan Account Activity

Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit, Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.

Managed Trust Units

Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

‡	Interest reported to IRS by Merrill Lynch as required by law.
■	Gross Proceeds reported to the IRS by Merrill Lynch as required by law
•	Dividends reported to the IRS by Merrill Lynch as required by law.
••	Merrill Lynch maintains a fundamental opinion on this company
:	Transactions reported to IRS.
#	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
A	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction
N/A	Value and/or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge
RG	Bonds registered for both principal and interest.

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Merrill Lynch

PRIORITY CLIENT INDIVIDUAL INVESTOR ACCOUNT

VIRGINIA WARD TURNER

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Exhibit F

Merrill Lynch

1998 ANNUAL SUMMARY STATEMENT

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VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Merrill Lynch,
Pierce, Fenner & Smith Inc
300 Davidson Ave
Somerset, NJ 08873

1998 Dividends and Distributions

		Amount
1	Ordinary Dividends	571.34
2a	Total Capital Gain Distributions	0.00
2b	28% Rate Gain	0.00
2c	Unrecap. Sec. 1250 Gain	0.00
2d	Section 1202 Gain	0.00
3	Non-Taxable Distributions	0.00
4	**Federal Income Tax Withheld**	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	2.65
7	Foreign Country or U.S. Possession	VARIOUS
8	Liquidation Distributions Cash	0.00
9	Liquidation Distributions Non-Cash (Fair Market Value)	0.00

1998 Interest Income

		Amount
1	Interest Income Not included in Line 3	0.00
2	Early Withdrawal Penalty	0.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	0.00
4	**Federal Income Tax Withheld**	0.00
5	Foreign Tax Paid	0.00
6	Foreign Country or U.S. Possession	
	* Investment Expense Included in Line 1	0.00
	* Total Reportable Interest is the Sum of Lines 1 and 3	0.00

Summary of 1998 Original Issue Discount Items

		Amount
1	Total Original Issue Discount for 1998	0.00 **

Summary of 1998 Proceeds from Broker & Barter Exchange Transactions

		Amount
2	Gross Proceeds Less Commissions	155,915.08
4	**Federal Income Tax Withheld**	0.00

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You may reach a Tax Representative at 1-(800) CMA-INFO (1-800-262-4636).

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Merrill Lynch

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
AIRTOUCH COMMUNCTNS DEL	00949T100	30	SALE	08/12/98		1,758.69	
ADC TELECOMMUNCTNS INC	000886101	35	SALE	01/29/98		608.20	
ASSOC FIRST CAP CORP CL A	046008108	10	SALE	02/12/98		716.47	
		15	SALE	08/12/98		1,081.84	
				Subtotal		1,798.31	
ALCATEL ALSTHOM SPON ADR	013904305	45	SALE	08/12/98		1,740.88	
AES CORP	00130H105	15	SALE	05/15/98		751.64	
		35	SALE	08/12/98		1,454.64	
				Subtotal		2,206.28	
AMERICA ONLINE INC DEL	02364J104	30	SALE	08/12/98		3,329.88	
AMER INTL GROUP INC	026874107	30	SALE	08/12/98		2,737.40	
BED BATH & BEYOND INC	075896100	50	SALE	08/12/98		1,071.84	
CALENERGY INC	129466108	25	SALE	01/16/98		674.97	
CVS CORP DELAWARE COM	126650100	70	SALE	08/12/98		2,957.40	
COSTCO COMPANIES INC	22160Q102	50	SALE	08/12/98		2,887.40	
CHANCELLOR MEDIA CORP	158915108	25	SALE	08/12/98		1,228.08	
CENDANT CORP $0.01	151313103	115	SALE	07/15/98		1,789.63	
CISCO SYSTEMS INC COM	17275R102	15	SALE	07/09/98		1,421.62	
		17	SALE	08/12/98		1,678.69	
				Subtotal		3,100.31	

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Merrill Lynch, Pierce, Fenner & Smith Inc

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
CLEAR CHANNEL COMMUNTNS	184502102	20	SALE	08/12/98		1,048.71	
COLGATE PALMOLIVE	194162103	20	SALE	08/12/98		1,724.94	
COMPAQ COMPUTER CORP	204493100	15	SALE	03/03/98		449.98	
		35	SALE	03/19/98		835.60	
				Subtotal		1,285.58	
CONSLDTD STORES CORP	210149100	30	SALE	02/13/98		1,139.96	
		15	SALE	04/06/98		644.97	
				Subtotal		1,784.93	
DELL COMPUTER CORP	247025109	5	SALE	03/24/98		321.92	
		20	SALE	08/12/98		2,169.92	
				Subtotal		2,491.84	
DOLLAR GENL CORP PV$0.05	256669102	100	SALE	08/12/98		3,587.38	
ELAN CORP PLC ADR	284131208	45	SALE	08/12/98		3,020.52	
ERICSN LM TEL SEK10B ADR	294821400	80	SALE	08/12/98		1,954.93	
FIRST DATA CORPORATION	319963104	55	SALE	08/06/98		1,498.98	
FANNIE MAE (USA) COM NPV	313586109	10	SALE	04/30/98		599.98	
		10	SALE	07/13/98		662.47	
		40	SALE	08/12/98		2,364.92	
				Subtotal		3,627.37	
GUIDANT CORP	401698105	25	SALE	06/18/98		1,634.32	
GENL NUTRITION COS INC	37047F103	25	SALE	07/07/98		785.37	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
GILLETTE CO	375766102	15	SALE	07/02/98		880.40	
		25	SALE	08/12/98		1,282.76	
				Subtotal		2,163.16	
GLOBAL MARINE INC NEW	379352404	30	SALE	01/16/98		645.19	
		40	SALE	04/30/98		934.62	
				Subtotal		1,579.81	
HEALTHSOUTH CORPORATION	421924101	50	SALE	05/05/98		1,504.67	
HEALTH MGMT ASSOCS INC A	421933102	75	SALE	08/12/98		1,739.00	
HOME DEPOT INC	437076102	30	SALE	08/12/98		1,278.70	
HOUSEHOLD INTL INC	441815107	5	SALE	04/20/98		666.22	
		5	SALE	05/07/98		653.10	
		30	SALE	08/12/98		1,276.83	
				Subtotal		2,596.15	
KOHLS CORP WISC PV 1CT	500255104	80	SALE	08/12/98		4,024.86	
LUCENT TECHNOLOGIES INC	549463107	20	SALE	01/05/98		1,644.65	
		10	SALE	03/18/98		1,187.48	
		30	SALE	08/12/98		2,705.53	
				Subtotal		5,537.66	
LILLY ELI CO	532457108	45	SALE	02/24/98		2,902.40	
		45	SALE	06/09/98		2,857.68	
				Subtotal		5,760.08	
LOWES COMPANIES INC	548661107	90	SALE	08/12/98		3,341.13	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
MBNA CORP COM	55262L100	20	SALE	07/10/98		701.40	
		125	SALE	08/12/98		3,999.86	
				Subtotal		4,701.26	
MGIC INVT CORP WIS	552848103	10	SALE	04/08/98		639.35	
		15	SALE	06/15/98		883.75	
				Subtotal		1,523.10	
MEDTRONIC INC	585055106	10	SALE	04/23/98		521.08	
		15	SALE	05/20/98		782.80	
		40	SALE	08/12/98		2,239.92	
				Subtotal		3,543.80	
MICROSOFT CORP	594918104	10	SALE	01/07/98		1,286.83	
		80	SALE	08/12/98		8,294.72	
				Subtotal		9,581.55	
NEXTEL COMMUNICATIONS A	65332V103	40	SALE	07/02/98		1,063.71	
OFFICE DEPOT INC	676220106	45	SALE	08/12/98		1,434.33	
PAYCHEX INC	704326107	60	SALE	08/12/98		2,381.17	
PFIZER INC DEL PV$0.05	717081103	50	SALE	08/12/98		5,218.57	
ROBERTHALF INTL INC COM	770323103	15	SALE	08/12/98		840.91	
SAFEWAY INC NEW	786514208	80	SALE	08/12/98		3,419.88	
STARWOOD H&R PAIRED CTFS	855905204	25	SALE	05/28/98		1,204.63	
SAP AKGSLTT SPONSORD ADR	803054204	44	SALE	08/12/98		2,364.92	

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
STATE STREET CORP	857477103	40	SALE	08/12/98		2,599 91	
SCHERING PLOUGH CORP	806605101	60	SALE	08/12/98		5,613 56	
SCHLUMBERGER LTD	806857108	20	SALE	01/23/98		1,432 99	
		40	SALE	03/17/98		2,679 91	
				Subtotal		4,112 90	
SUNGARD DATA SYS INC	867363103	45	SALE	08/12/98		1,589 00	
OSCO CORP NEW COM	891490302	30	SALE	06/17/98		837 45	
TELLABS INC DEL PV 1CT	879664100	15	SALE	08/12/98		1,109 02	
TYCO INTL LTD NEW COM	902124106	85	SALE	08/12/98		5,099 83	
WORLDCOM INC GA	98155K102	115	SALE	08/12/98		5,821 68	
WALGREEN CO	931422109	20	SALE	03/24/98		701 75	
		15	SALE	04/06/98		541 53	
				Subtotal		1,243.28	
WARNR LAMBRT COMPANY	934488107	5	SALE	02/04/98		762 78	
		110	SALE	08/12/98		7,988 48	
				Subtotal		8,751.26	

TOTAL GROSS PROCEEDS 155,915.08

TOTAL FEDERAL INCOME TAX WITHHELD 0.00

Merrill Lynch Pierce Fenner & Smith Inc

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Memo
ASSOC FIRST CAP CORP CLA	25	03/02/98	DIVIDEND		2.50	
	15	06/01/98	DIVIDEND		1.50	
	15	09/01/98	DIVIDEND		1.50	
			Subtotal		5.50	
AMERICA ONLINE INC DEL	30	06/12/98	DIVIDEND		.02	
AMER INTL GROUP INC	20	03/20/98	DIVIDEND		1.50	
	20	06/19/98	DIVIDEND		1.50	
			Subtotal		3.00	
CVS CORP DELAWARE COM	35	02/02/98	DIVIDEND		3.85	
	35	05/01/98	DIVIDEND		3.85	
	70	08/03/98	DIVIDEND		4.03	
			Subtotal		11.73	
COLGATE PALMOLIVE	15	05/15/98	DIVIDEND		4.13	
	20	08/17/98	DIVIDEND		5.50	
			Subtotal		9.63	
COMPAQ COMPUTER CORP	25	01/20/98	DIVIDEND		.75	
DOLLAR GENERAL CORP	80	03/23/98	DIVIDEND		4.00	
	100	05/26/98	DIVIDEND		4.00	
			Subtotal		8.00	
ERICSN LM TEL SEK10B ADR	40	04/16/98	FOREIGN DIVIDEND		17.69	
		04/16/98	FOREIGN TAX	2.65		NON-RECLAIMABLE
FIRST DATA CORPORATION	55	07/15/98	DIVIDEND		1.10	
FANNIE MAE (USA) COM NPV	60	02/25/98	DIVIDEND		14.40	

Merrill Lynch Pierce Fenner & Smith Inc

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
FANNIE MAE (USA) COM NPV	60	05/26/98	DIVIDEND		14 40	
	40	08/25/98	DIVIDEND		9 60	
			Subtotal		38 40	
GUIDANT CORP	25	03/17/98	DIVIDEND		31	
	25	06/16/98	DIVIDEND		31	
			Subtotal		62	
GILLETTE CO	20	03/05/98	DIVIDEND		4 30	
	20	06/05/98	DIVIDEND		5 10	
	25	09/04/98	DIVIDEND		3 19	
			Subtotal		12 59	
HOUSEHOLD INTL INC	20	01/15/98	DIVIDEND		6 40	
	20	04/15/98	DIVIDEND		9 00	
	30	07/15/98	DIVIDEND		4 50	
			Subtotal		21.90	
LUCENT TECHNOLOGIES INC	25	03/02/98	DIVIDEND		1 88	
	30	06/01/98	DIVIDEND		1 20	
	10	09/01/98	DIVIDEND		1 20	
			Subtotal		4 28	
LILLY ELI CO	90	03/10/98	DIVIDEND		18 00	
	45	06/10/98	DIVIDEND		9 00	
			Subtotal		27 00	
LOWES COMPANIES INC	35	04/30/98	DIVIDEND		1 93	
	90	07/31/98	DIVIDEND		2 70	
			Subtotal		4 63	

Merrill Lynch, Pierce, Fenner & Smith Inc

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit
MBNA CORP COM	145	01/02/98	DIVIDEND		11.60
	145	04/01/98	DIVIDEND		13.05
	145	07/01/98	DIVIDEND		13.05
			Subtotal		37.70
MGIC INVT CORP WIS	25	03/02/98	DIVIDEND		.63
	15	06/01/98	DIVIDEND		.38
			Subtotal		1.01
MEDTRONIC INC	65	01/30/98	DIVIDEND		3.58
	65	04/30/98	DIVIDEND		3.58
	40	07/31/98	DIVIDEND		2.60
			Subtotal		9.76
PAYCHEX INC	20	02/17/98	DIVIDEND		1.80
	40	05/15/98	DIVIDEND		3.60
	60	08/17/98	DIVIDEND		3.60
			Subtotal		9.00
PFIZER INC DEL PVS0.05	45	03/12/98	DIVIDEND		8.55
	50	06/11/98	DIVIDEND		9.50
	50	09/10/98	DIVIDEND		9.50
			Subtotal		27.55
STARWOOD H&R PAIRED CTFS	25	04/24/98	DIVIDEND		13.00
STATE STREET CORP	40	01/15/98	DIVIDEND		4.80
	40	04/15/98	DIVIDEND		4.80
	40	07/15/98	DIVIDEND		5.20
			Subtotal		14.80
SCHERING PLOUGH CORP	45	02/27/98	DIVIDEND		8.55

Merrill Lynch, Pierce, Fenner & Smith Inc.

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
DIVIDENDS						
SCHERING PLOUGH CORP	45	05/29/98	DIVIDEND		9.90	
	60	08/31/98	DIVIDEND		13.20	
			Subtotal		31.65	
SCHLUMBERGER LTD	60	01/09/98	DIVIDEND		11.25	
	40	04/03/98	DIVIDEND		7.50	
			Subtotal		18.75	
TOSCO CORP NEW COM	30	01/02/98	DIVIDEND		1.80	
	30	03/31/98	DIVIDEND		1.80	
	30	07/01/98	DIVIDEND		1.80	
			Subtotal		5.40	
TYCO INTL LTD NEW COM	70	02/02/98	DIVIDEND		1.75	
	70	05/04/98	DIVIDEND		1.75	
	70	08/03/98	DIVIDEND		1.75	
			Subtotal		5.25	
WALGREEN CO	35	03/12/98	DIVIDEND		2.19	
WARNR LAMBRT COMPANY	40	03/10/98	DIVIDEND		19.20	
	35	06/10/98	DIVIDEND		16.80	
	110	09/10/98	DIVIDEND		17.60	
			Subtotal		53.60	
CMA FUND		JAN	DIVIDEND		47.44	
		FEB	DIVIDEND		22.24	
		MAR	DIVIDEND		26.58	
		APR	DIVIDEND		15.30	
		MAY	DIVIDEND		15.94	
		JUN	DIVIDEND		14.30	
		JUL	DIVIDEND		19.97	

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
DIVIDENDS						
		AUG	DIVIDEND		13.07	
			Subtotal		174.84	
FEDERAL INCOME TAX WITHHELD				0.00		
TOTAL FOREIGN TAX PAID (LINE 6 DIV)				2.65		
TOTAL INVESTMENT EXPENSES (LINE 5 DIV)					0.00	
TOTAL ORDINARY DIVIDENDS (LINE 1 DIV)					571.34	
TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 DIV)				0.00		

Merrill Lynch

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VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

1998 INCOME SUMMARY

Reportable Dividends	571.34 *
Reportable Interest	0.00
Non-Reportable Money Fund Dividends	0.00
Non-Reportable Div./Limited Partnership Div.	0.00
Non-Reportable Interest	0.00
Non-Reportable OID	0.00
Total	571.34
Accrued Interest Paid	0.00
Foreign Tax Paid - Dividends	2.65
Foreign Tax Paid - Interest	0.00
Margin Interest Charged	0.00

* Includes Reportable CMA Money Fund Dividends

1998 FINANCIAL MARKET INDICATORS

INDICATOR	PERCENTAGE CHANGE (%)
CMA Tax-Exempt Fund	[illegible]
CMA Money Fund	[illegible]
3-Month Treasury Bills	[illegible]
Long-Term Treasury Bonds	13.[illegible]
Long-Term Municipal Bonds	[illegible]
Dow Jones Industrials	16.[illegible]
Standard & Poor's 500	[illegible]
NYSE Composite	16.[illegible]
NASDAQ Composite	[illegible]

REALIZED CAPITAL GAIN AND LOSS SUMMARY *

	GAINS	LOSSES	NET
SHORT-TERM	29,210.52	(7,292.77)	21,917.75
LONG-TERM - 20%	0.00	0.00	0.00

CAPITAL GAIN DISTRIBUTIONS

28% Rate Gain	0.00	20% Rate Gain	0.00
Unrecap. Sec. 1250 Gain	0.00	Section 1202 Gain	0.00

* Excludes Transactions For Which We Have Insufficient Data

r 1998 Annual Statement Summary Information is a personal summary of your account activity provided exclusively for our select clients. The gain (loss) calculations and tax exempt income data are vided to facilitate your review and are not reported to the IRS. The gain (loss) information may not include return of capital, sales load deferral or wash sales adjustments, or transactions that settled r December 31, 1998. In calculating gain (loss), unless otherwise noted, it was assumed that the oldest position was liquidated first, and that an election was in effect to amortize the premium paid the purchase of taxable bonds. The cost basis for most Original Issue Discount (*OID) obligations includes the accretion of OID. Securities distributed from a retirement account reflect cost basis ner than tax basis. Other methods for calculating gain (loss) are available. Please consult your tax advisor for more information

Merrill Lynch Pierce Fenner & Smith Inc.

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Merrill Lynch

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain (Loss)
	SHORT TERM CAPITAL GAINS					
25	AIRTOUCH COMMUNCTNS DEL	01/30/98	08/12/98	1,465.57	1,100.40	365.17
10	ASSOC FIRST CAP CORP CLA	10/31/97	02/12/98	716.47	636.87	79.60
15	ASSOC FIRST CAP CORP CLA	10/31/97	08/12/98	1,081.84	955.32	[illegible]
15	AES CORP	10/31/97	05/15/98	751.64	604.68	[illegible]
20	AES CORP	10/31/97	08/12/98	831.22	806.26	[illegible]
20	AMERICA ONLINE INC DEL	02/18/98	08/12/98	2,219.92	1,118.75	1,101.[illegible]
10	AMERICA ONLINE INC DEL	03/25/98	08/12/98	1,109.96	678.13	[illegible]
30	AMER INTL GROUP INC	10/20/97	08/12/98	2,737.40	2,208.75	[illegible]
70	CVS CORP DELAWARE COM	10/20/97	08/12/98	2,957.40	1,979.69	[illegible]
35	COSTCO COMPANIES INC	10/20/97	08/12/98	2,021.18	1,343.13	[illegible]
15	COSTCO COMPANIES INC	03/24/98	08/12/98	866.22	839.83	[illegible]
25	CHANCELLOR MEDIA CORP	03/30/98	08/12/98	1,228.08	1,161.48	[illegible]
15	CISCO SYSTEMS INC COM	10/20/97	07/09/98	1,421.62	827.76	[illegible]
7	CISCO SYSTEMS INC COM	10/20/97	08/12/98	691.22	386.30	[illegible]
10	CISCO SYSTEMS INC COM	04/15/98	08/12/98	987.47	701.25	[illegible]
20	CLEAR CHANNEL COMMUNTNS	06/19/98	08/12/98	1,048.71	1,047.50	[illegible]
15	COLGATE PALMOLIVE	02/02/98	08/12/98	1,293.70	1,112.81	[illegible]
5	DELL COMPUTER CORP	10/20/97	03/24/98	321.92	242.66	[illegible]
5	DELL COMPUTER CORP	10/20/97	08/12/98	542.48	242.66	[illegible]
10	DELL COMPUTER CORP	10/31/97	08/12/98	1,084.96	399.69	[illegible]
5	DELL COMPUTER CORP	05/05/98	08/12/98	542.48	432.81	[illegible]
75	DOLLAR GENL CORP PV$0.05	10/31/97	08/12/98	2,690.53	1,995.00	[illegible]
35	ELAN CORP PLC ADR	10/31/97	08/12/98	2,349.29	1,745.63	[illegible]
10	ELAN CORP PLC ADR	12/11/97	08/12/98	671.23	528.81	[illegible]
80	ERICSN LM TEL SEK10B ADR	11/18/97	08/12/98	1,954.93	1,687.50	[illegible]
10	FANNIE MAE (USA) COM NPV	10/20/97	04/30/98	599.98	482.49	[illegible]
10	FANNIE MAE (USA) COM NPV	10/20/97	07/13/98	662.47	482.50	[illegible]
10	FANNIE MAE (USA) COM NPV	10/20/97	08/12/98	591.23	482.51	[illegible]
30	FANNIE MAE (USA) COM NPV	11/18/97	08/12/98	1,773.69	1,541.25	[illegible]
15	GUIDANT CORP	12/10/97	06/18/98	980.59	954.38	[illegible]
15	GILLETTE CO	11/20/97	07/02/98	880.40	686.10	[illegible]

Note: Capital gains and losses in this statement are not reported to the IRS.

Merrill Lynch, Pierce, Fenner & Smith Inc

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain / (Loss)
25	GILLETTE CO	11/20/97	08/12/98	1,282.76	1,143.52	139.24
50	HEALTHSOUTH CORPORATION	10/20/97	05/05/98	1,504.67	1,378.13	126.54
45	HEALTH MGMT ASSOCS INC A	05/20/98	08/12/98	1,043.40	975.00	68.40
30	HOME DEPOT INC	06/11/98	08/12/98	1,278.70	1,221.56	57.14
5	HOUSEHOLD INTL INC	10/20/97	04/20/98	666.22	554.99	111.23
5	HOUSEHOLD INTL INC	10/20/97	05/07/98	693.10	595.00	98.10
15	HOUSEHOLD INTL INC	10/20/97	08/12/98	638.41	555.01	83.40
80	KOHLS CORP WISC PV 1CT	10/31/97	08/12/98	4,024.86	2,647.50	1,377.36
5	LUCENT TECHNOLOGIES INC	10/20/97	03/18/98	593.74	422.50	171.24
5	LUCENT TECHNOLOGIES INC	11/18/97	03/18/98	593.74	418.17	175.57
30	LUCENT TECHNOLOGIES INC	11/18/97	08/12/98	2,705.53	1,254.38	1,451.15
30	LOWES COMPANIES INC	03/17/98	08/12/98	1,113.70	1,045.31	68.39
40	LOWES COMPANIES INC	03/26/98	08/12/98	1,484.95	1,440.49	44.46
20	MBNA CORP COM	10/20/97	07/10/98	701.40	558.75	142.65
50	MBNA CORP COM	10/20/97	08/12/98	1,599.94	1,396.88	203.06
75	MBNA CORP COM	11/18/97	08/12/98	2,399.92	1,978.13	421.79
10	MGIC INVT CORP WIS	10/20/97	04/08/98	639.35	588.12	51.23
10	MGIC INVT CORP WIS	10/20/97	06/15/98	589.16	588.13	1.03
10	MEDTRONIC INC	10/20/97	04/23/98	521.08	484.37	36.71
15	MEDTRONIC INC	10/20/97	05/20/98	782.80	726.56	56.24
10	MEDTRONIC INC	10/20/97	08/12/98	559.98	484.38	75.60
30	MEDTRONIC INC	11/18/97	08/12/98	1,679.94	1,408.13	271.81
20	MICROSOFT CORP	10/20/97	08/12/98	2,073.68	1,316.25	757.43
40	MICROSOFT CORP	10/31/97	08/12/98	4,147.36	2,610.00	1,537.36
20	MICROSOFT CORP	11/18/97	08/12/98	2,073.68	1,341.88	731.80
45	OFFICE DEPOT INC	05/18/98	08/12/98	1,434.33	1,403.44	30.89
30	PAYCHEX INC	10/20/97	08/12/98	1,190.58	766.25	424.33
30	PAYCHEX INC	02/24/98	08/12/98	1,190.59	991.92	198.67
25	PFIZER INC DEL PV$0.05	10/31/97	08/12/98	2,609.28	1,778.13	831.15
20	PFIZER INC DEL PV$0.05	11/18/97	08/12/98	2,087.43	1,393.75	693.68
5	PFIZER INC DEL PV$0.05	03/24/98	08/12/98	521.86	476.25	45.61

940 **Note: Capital gains and losses in this statement are not reported to the IRS.**

Merrill Lynch Pierce Fenner & Smith Inc.

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	[illegible]
50	SAFEWAY INC NEW	10/31/97	08/12/98	2,137.42	1,471.88	[illegible]
30	SAFEWAY INC NEW	01/06/98	08/12/98	1,282.46	942.66	[illegible]
44	SAP AKGSLTT SPONSORD ADR	06/16/98	08/12/98	2,364.92	2,332.00	[illegible]
40	STATE STREET CORP	10/20/97	08/12/98	2,599.91	2,395.00	[illegible]
45	SCHERING PLOUGH CORP	01/22/98	08/12/98	4,210.17	3,218.72	[illegible]
15	SCHERING PLOUGH CORP	06/10/98	08/12/98	1,403.39	1,369.87	[illegible]
30	SUNGARD DATA SYS INC	10/20/97	08/12/98	1,059.33	759.38	[illegible]
15	SUNGARD DATA SYS INC	12/31/97	08/12/98	529.67	462.00	[illegible]
15	TELLABS INC DEL PV 1CT	10/20/97	08/12/98	1,109.02	821.25	[illegible]
60	TYCO INTL LTD NEW COM	10/20/97	08/12/98	3,599.87	2,490.00	[illegible]
10	TYCO INTL LTD NEW COM	10/31/97	08/12/98	599.98	381.25	[illegible]
45	WORLDCOM INC GA	10/31/97	08/12/98	2,278.04	1,518.75	[illegible]
50	WORLDCOM INC GA	11/18/97	08/12/98	2,531.17	1,584.18	[illegible]
20	WALGREEN CO	10/20/97	03/24/98	701.75	551.[illegible]	[illegible]
15	WALGREEN CO	10/20/97	04/06/98	541.53	413.44	[illegible]
5	WARNR LAMBRT COMPANY	10/20/97	02/04/98	762.78	723.[illegible]	[illegible]
45	WARNR LAMBRT COMPANY	10/20/97	08/12/98	3,268.01	2,169.38	[illegible]
30	WARNR LAMBRT COMPANY	01/07/98	08/12/98	2,178.67	1,280.63	[illegible]
30	WARNR LAMBRT COMPANY	01/22/98	08/12/98	2,178.68	1,387.50	[illegible]
			SUBTOTAL	118,798.71	89,588.19	[illegible]

.981 Note: Capital gains and losses in this statement are not reported to the IRS.

Merrill Lynch Pierce Fenner & Smith Inc

Merrill Lynch

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
5	AIRTOUCH COMMUNCTNS DEL	07/22/98	08/12/98	293.12	314.38	(21.26)
15	ADC TELECOMMUNCTNS INC	10/20/97	01/29/98	260.65	511.88	(251.23)
20	ADC TELECOMMUNCTNS INC	11/18/97	01/29/98	347.55	737.50	(389.95)
45	ALCATEL ALSTHOM SPON ADR	07/23/98	08/12/98	1,740.88	1,965.94	(225.06)
15	AES CORP	01/23/98	08/12/98	623.42	648.12	(24.70)
50	BED BATH & BEYOND INC	05/06/98	08/12/98	1,071.84	1,207.00	(135.16)
25	CALENERGY INC	10/31/97	01/16/98	674.97	878.13	(203.16)
60	CENDANT CORP $0.01	01/12/98	07/15/98	933.71	1,961.25	(1,027.54)
20	CENDANT CORP $0.01	02/05/98	07/15/98	311.24	717.50	(406.26)
15	CENDANT CORP $0.01	03/18/98	07/15/98	233.43	602.81	(369.38)
20	CENDANT CORP $0.01	04/07/98	07/15/98	311.25	811.22	(499.97)
5	COLGATE PALMOLIVE	05/05/98	08/12/98	431.24	446.52	(15.28)
15	COMPAQ COMPUTER CORP	12/03/97	03/03/98	449.98	486.09	(36.11)
35	COMPAQ COMPUTER CORP	12/03/97	03/19/98	835.60	1,134.22	(298.62)
30	CONSLDTD STORES CORP	01/05/98	02/13/98	1,139.96	1,367.37	(227.41)
15	CONSLDTD STORES CORP	01/05/98	04/06/98	644.97	683.69	(38.72)
25	DOLLAR GENL CORP PV$0.05	02/26/98	08/12/98	896.85	923.66	(26.81)
55	FIRST DATA CORPORATION	05/11/98	08/06/98	1,498.98	1,903.12	(404.14)
10	GUIDANT CORP	02/04/98	06/18/98	653.73	682.50	(28.77)
25	GENL NUTRITION COS INC	04/09/98	07/07/98	785.37	909.89	(124.52)
30	GLOBAL MARINE INC NEW	10/31/97	01/16/98	645.19	937.50	(292.31)
15	GLOBAL MARINE INC NEW	10/31/97	04/30/98	350.48	468.75	(118.27)
25	GLOBAL MARINE INC NEW	12/17/97	04/30/98	584.14	657.81	(73.67)
30	HEALTH MGMT ASSOCS INC A	08/07/98	08/12/98	695.60	719.19	(23.59)
15	HOUSEHOLD INTL INC	12/10/97	08/12/98	638.42	639.38	(.96)
20	LUCENT TECHNOLOGIES INC	10/20/97	01/05/98	1,644.65	1,690.00	(45.35)
30	LILLY ELI CO	10/20/97	02/24/98	1,934.93	1,942.50	(7.57)
15	LILLY ELI CO	10/31/97	02/24/98	967.47	1,018.12	(50.65)
10	LILLY ELI CO	10/31/97	06/09/98	635.03	678.76	(43.73)
35	LILLY ELI CO	11/18/97	06/09/98	2,222.65	2,364.69	(142.04)
20	LOWES COMPANIES INC	06/03/98	08/12/98	742.48	780.88	(38.40)

Note: Capital gains and losses in this statement are not reported to the IRS.

Merrill Lynch Pierce Fenner & Smith Inc

Merrill Lynch

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
5	MCIC INVT CORP WIS	10/31/97	06/15/98	294.59	302.19	(7.60)
10	MICROSOFT CORP	10/20/97	01/07/98	1,286.83	1,316.25	(29.42)
40	NEXTEL COMMUNICATIONS A	03/16/98	07/02/98	1,063.71	1,193.43	(129.72)
15	ROBERTHALF INTL INC COM	06/22/98	08/12/98	840.91	841.91	(1.00)
25	STARWOOD H&R PAIRED CTFS	03/03/98	05/28/98	1,204.63	1,385.56	(180.93)
20	SCHLUMBERGER LTD	10/31/97	01/23/98	1,432.99	1,777.50	(344.51)
10	SCHLUMBERGER LTD	10/31/97	03/17/98	669.97	888.75	(218.78)
30	SCHLUMBERGER LTD	11/18/97	03/17/98	2,009.94	2,538.80	(528.86)
30	TOSCO CORP NEW COM	10/31/97	06/17/98	837.45	950.63	(113.18)
15	TYCO INTL LTD NEW COM	07/14/98	08/12/98	899.98	1,005.00	(105.02)
20	WORLDCOM INC GA	07/08/98	08/12/98	1,012.47	1,013.75	(1.28)
5	WARNR LAMBRT COMPANY	07/22/98	08/12/98	363.12	405.00	(41.88)
			SUBTOTAL	37,116.37	44,409.14	(7,292.77)
			NET SHORT TERM CAPITAL GAIN (LOSS) TOTAL			21,917.75

Note: Capital gains and losses in this statement are not reported to the IRS.

END OF STATEMENT

Merrill Lynch, Pierce, Fenner & Smith Inc.

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	12/31/97 Value	%	01/30/98 Value	%
Cash/Money Funds	13,973	14	7,050	7
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	86,677	86	94,574	93
Mutual Funds				
Options				
Other				
Long Market Value	100,650		101,624	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	100,650		101,624	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	47.44	47.44
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	42.18	42.18
Income Not Reported		
Total	89.62	89.62

Merrill Lynch Consults Service

Your Investment Manager

PROVIDENT INVESTMENT COUNSEL

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire

Bulletin

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Consults manager. Your Financial Consultant would be pleased to arrange such a discussion.

Important Notice

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy please send a written request to

Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
ening Balance Cash & Money Funds	13,973.20	
t Credits & Debits	6,922.39DR	6,922.39DR
sing Balance Cash & Money Funds	7,050.81	

Credits	This Statement	Year-to-Date
Sales	5,684.63	5,684.63
Income	89.62	89.62
Funds Received		
Other		
Total Credits	5,774.25	5,774.25

Debits	This Statement	Year-to-Date
Purchases	11,951.94	11,951.94
Withdrawals	744.70	744.70
Other		
Total Debits	12,696.64	12,696.64

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(914.75)	(914.75)
Mid-Term	.00	.00
Long-term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
25	CALENERGY INC	10/31/97	01/16/98	674.97	878.13	(203.16)	ST
30	GLOBAL MARINE INC NEW	10/31/97	01/16/98	645.19	537.50	(92.31)	ST
20	LUCENT TECHNOLOGIES INC	10/20/97	01/05/98	1,644.65	1,690.00	(45.35)	ST
10	MICROSOFT CORP	10/20/97	01/07/98	1,286.83	1,316.25	(29.42)	ST
20	SCHLUMBERGER LTD	10/31/97	01/23/98	1,432.99	1,777.50	(344.51)	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			789		789				
6,261	CMA MONEY FUND		1.00	6,261	1.00	6,261			129	[illegible]
	Total Cash/Money Funds			7,050		7,050			129	[illegible]

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
15	ADC TELECOMMUNCTNS INC	ADCT		10/20/97	34.12	511	19.06	285	(226)		
20	ADC TELECOMMUNCTNS INC			11/18/97	36.87	737	19.06	381	(356)		
35	Security Sub-Total					1,248		666	(582)		
25	ASSOC FIRST CAP CORP CLA	AFS		10/31/97	63.68	1,592	68.00	1,700	108	10	.59
35	AES CORP	AES		10/31/97	40.31	1,410	42.81	1,498	88		
15	AES CORP			01/23/98	43.20	648	42.81	642	(6)		
50	Security Sub-Total					2,058		2,140	82		
20	AMER INTL GROUP INC	AIG		10/20/97	110.43	2,208	110.31	2,206	(2)	6	.27
35	CVS CORP DELAWARE COM			10/20/97	56.56	1,979	65.56	2,294	315	15	.67
35	COSTCO COMPANIES INC	COST		10/20/97	38.37	1,343	43.37	1,518	175		
60	CENDANT CORP $0.01	CD		01/12/98	32.68	1,961	33.87	2,032	71		
22	CISCO SYSTEMS INC COM	CSCO		10/20/97	55.18	1,214	63.06	1,387	173		
50	COMPAQ COMPUTER CORP	CPQ		12/03/97	32.40	1,620	30.18	1,509	(111)	3	[illegible]
45	CONSLDTD STORES CORP	CNS		01/05/98	45.57	2,051	41.12	1,850	(201)		
5	DELL COMPUTER CORP	DELL		10/20/97	97.06	485	99.43	497	12		
5	DELL COMPUTER CORP			10/31/97	79.93	399	99.43	497	98		
10	Security Sub-Total					884		994	110		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
60	DOLLAR GENERAL CORP	DG		10/31/97	33.25	1,995	36.37	2,182	187	10	.44
35	ELAN CORP PLC ADR	ELN		10/31/97	49.87	1,745	51.93	1,817	[illegible]		
10	ELAN CORP PLC ADR			12/11/97	52.88	528	51.93	519	[illegible]		
45	Security Sub-Total					2,273		2,336	[illegible]		
40	ERICSN LM TEL SER10B ADR	ERICY		11/18/97	42.18	1,687	38.62	1,545	(142)	11	.71
30	FANNIE MAE (USA) COM NPV	FNM		10/20/97	48.25	1,447	61.75	1,852	405	29	1.55
30	FANNIE MAE (USA) COM NPV			11/18/97	51.37	1,541	61.75	1,852	311	29	1.55
60	Security Sub-Total					2,988		3,704	71	[illegible]	[illegible]
15	GUIDANT CORP	GDT		12/10/97	63.62	954	64.6[illegible]	[illegible]	[illegible]		[illegible]
20	GILLETTE CO	G		11/20/97	91.48	1,829	98.50	1,970	141	17	.87
15	GLOBAL MARINE INC NEW	GLM		10/31/97	31.25	468	23.00	345	(1[illegible])		
25	GLOBAL MARINE INC NEW			12/17/97	26.31	657	23.00	575	(8[illegible])		
40	Security Sub-Total					1,125		920	[illegible]		
50	HEALTHSOUTH CORPORATION	HRC		10/20/97	27.56	1,378	22.43	1,1[illegible]	[illegible]		
15	HOUSEHOLD INTL INC	HI		10/20/97	111.00	1,665	124.50	1,867	202	25	1.35
5	HOUSEHOLD INTL INC			12/10/97	127.87	639	124.50	622	(17)	8	1.35
20	Security Sub-Total					2,304		2,489	185	[illegible]	[illegible]
40	KOHLS CORP WISC PV 1CT	KSS		10/31/97	66.18	2,647	69.37	2,7[illegible]	[illegible]		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
5	LUCENT TECHNOLOGIES INC	LU		10/20/97	84.50	422	88.50	442	20	2	.34
20	LUCENT TECHNOLOGIES INC			11/18/97	83.62	1,672	88.50	1,770	98	6	.34
25	Security Sub-Total					2,094		2,212	118	8	.34
30	LILLY ELI CO	LLY		10/20/97	64.75	1,942	67.62	2,028	86	24	1.18
25	LILLY ELI CO			10/31/97	67.87	1,696	67.62	1,690	(6)	[illegible]	1.18
35	LILLY ELI CO			11/18/97	67.56	2,364	67.62	2,366	2	28	1.18
90	Security Sub-Total					6,002		6,084	82	72	1.18
70	MBNA CORP COM	KRB		10/20/97	27.93	1,955	30.87	2,161	206	25	1.17
75	MBNA CORP COM			11/18/97	26.37	1,978	30.87	2,315	337	27	1.17
145	Security Sub-Total					3,933		4,476	543	52	1.17
20	MCIC INVT CORP WTS	MTG		10/20/97	58.81	1,176	67.62	1,352	176	2	.15
5	MCIC INVT CORP WTS			10/31/97	60.43	302	67.62	338	36	1	.15
25	Security Sub-Total					1,478		1,690	212	3	[illegible]
35	MEDTRONIC INC	MDT		10/20/97	48.43	1,695	51.06	1,787	92	8	.43
30	MEDTRONIC INC			11/18/97	46.93	1,408	51.06	1,531	123	7	.43
65	Security Sub-Total					3,103		3,318	215	15	.43
10	MICROSOFT CORP	MSFT		10/20/97	131.62	1,316	149.18	1,491	175		
20	MICROSOFT CORP			10/31/97	130.50	2,610	149.18	2,983	373		
10	MICROSOFT CORP			11/18/97	134.18	1,341	149.18	1,491	150		
40	Security Sub-Total					5,267		5,965	698		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
20	PAYCHEX INC	PAYX		10/20/97	38.31	766	47.81	956	190	7	.75
25	PFIZER INC DEL PV$0.05	PFE		10/31/97	71.12	1,778	81.75	2,043	265	19	.93
20	PFIZER INC DEL PV$0.05			11/18/97	69.68	1,393	81.75	1,635	242	15	.93
45	Security Sub-Total					3,171		3,678	507	34	.93
25	SAFEWAY INC NEW	SWY		10/31/97	58.87	1,471	66.43	1,660	189		
15	SAFEWAY INC NEW			01/06/98	62.84	942	66.43	996	54		
40	Security Sub-Total					2,413		2,656	243		
40	STATE STREET CORP	STT		10/20/97	59.87	2,395	56.00	2,240	(155)	19	.86
45	SCHERING PLOUGH CORP	SGP		01/22/98	71.52	3,218	72.37	3,256	38	34	1.05
10	SCHLUMBERGER LTD	SLB		10/31/97	88.87	888	73.68	736	(152)	8	1.02
30	SCHLUMBERGER LTD			11/18/97	84.62	2,538	73.68	2,210	(328)	23	1.02
40	Security Sub-Total					3,426		2,946	(480)	31	1.02
30	SUNGARD DATA SYS INC	SDS		10/20/97	25.31	759	29.68	890	131		
15	SUNGARD DATA SYS INC			12/31/97	30.80	462	29.68	445	(17)		
45	Security Sub-Total					1,221		1,335	114		
30	TOSCO CORP NEW COM	TOS		10/31/97	31.68	950	33.43	1,003	53	7	.72
15	TELLABS INC DEL PV 1CT	TLAB		10/20/97	54.75	821	51.18	767	(54)		
60	TYCO INTL LTD NEW COM	TYC		10/20/97	41.50	2,490	44.37	2,662	172	5	.17

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
10	TYCO INTL LTD NEW COM			10/31/97	38.12	381	44.37	443	62	1	.17
70	Security Sub-Total					2,871		3,105	234	6	.17
45	WORLDCOM INC GA	WCOM		10/31/97	33.75	1,518	35.81	1,611	93		
50	WORLDCOM INC GA			11/18/97	31.68	1,584	35.81	1,790	206		
95	Security Sub-Total					3,102		3,401	299		
35	WALGREEN CO	WAG		10/20/97	27.56	964	33.12	1,159	195	9	.75
20	WARNR LAMBRT COMPANY	WLA		10/20/97	144.62	2,892	150.50	3,010	118	19	1.28
10	WARNR LAMBRT COMPANY			01/07/98	128.06	1,280	150.50	1,505	225	19	1.28
10	WARNR LAMBRT COMPANY			01/22/98	138.75	1,387	150.50	1,505	118	19	1.28
40	Security Sub-Total					5,559		6,020	461	77	1.28
	Total Equities					90,092		94,574	4,482	538	.57
	Total of Long Portfolio					97,142		101,624	4,482	867	.85

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
01/08	Purchase	45	CONSLDTD STORES CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 45 579000		2,051 [illegible]	
01/08	• Sale	-20	LUCENT TECHNOLOGIES INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 82.235600			[illegible]
01/08	Purchase	15	SUNGARD DATA SYS INC AS OF 12/31 ACCOUNT SETTLES 01/06/98 PRICE 30 799900		[illegible]	
01/09	Purchase	15	SAFEWAY INC NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 62.843800		942 [illegible]	
01/12	• Sale	-10	MICROSOFT CORP PRICE 128.687500			[illegible]
01/12	Purchase	10	WARNR LAMBRT COMPANY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 128.062500		1,280 [illegible]	
01/15	Purchase	60	CENDANT CORP $0.01 EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32 687500		1,961 [illegible]	
01/22	• Sale	-25	CALENERGY INC EXCTD DUAL AGT EXECUTED 100PC MWSE AV PX IS SHOWN PER YR AG PRICE 27 000000			[illegible]

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
01/22	*	Sale	-30	GLOBAL MARINE INC NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 21.507400			[illegible]
01/26		Stock Dividend	25	COMPAQ COMPUTER CORP HOLDING 25.0000			
01/27		Purchase	45	SCHERING PLOUGH CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 71.527000		3,218.72	
01/27		Purchase	18	WARNR LAMBRT COMPANY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 138.750000		1,387.50	
01/28		Purchase	15	AES CORP AV PX IS SHOWN PER YR AC PRICE 43.207700		648.12	
01/28	*	Sale	-20	SCHLUMBERGER LTD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 71.652200			1,43[illegible]
				Net Total		6,267.31	
				Dividends and Interest			
01/02	*	Dividend		MBNA CORP COM HOLDING 145.0000			11.60
01/02	*	Dividend		TOSCO CORP NEW COM HOLDING 30.0000			1.80
01/09	*	Dividend		SCHLUMBERGER LTD HOLDING 60.0000			11.25

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
01/15	* Dividend		HOUSEHOLD INTL INC HOLDING 20.0000			8.[illegible]
01/15	* Dividend		STATE STREET CORP HOLDING 40.0000			4.[illegible]
01/20	* Dividend		COMPAQ COMPUTER CORP HOLDING 25.0000			3.[illegible]
01/30	* Dividend		MEDTRONIC INC HOLDING 65.0000			[illegible]
01/30	Share Dividend	47	CMA MONEY FUND			
01/30	Cash Dividend		CMA MONEY FUND FROM 1-01 THRU 1-29 CMA MONEY FUND SHARE DIVIDEND			[illegible].00
	Income Total					89.62
			Net Total			
			Other Activity			
01/15	Journal Entry		ML CONSULTS FEE 1Q98		744.7[illegible]	
			Net Total		744.7[illegible]	

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VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	5,684.63	5,684.63

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid, we do only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
12/31	Opening Balance					1.20CR	13,972
01/02	* Dividend		MBNA CORP COM HOLDING 145.0000		11.60CR		
01/02	* Dividend		TOSCO CORP NEW COM HOLDING 30.0000		1.80CR		
						14.60CR	13,97[illegible]
01/05	Purchase	14	CMA MONEY FUND		14.00	.60CR	13,986
01/06	Sale	-462	CMA MONEY FUND		462.00CR	462.60CR	13,524
01/07	Purchase	462	CMA MONEY FUND		462.00	.60CR	13,986

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/08	Purchase	45	CONSLDTD STORES CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 45.579000		2,051.06		
01/08	* Sale	-20	LUCENT TECHNOLOGIES INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 82.235600		1,644.65CR		
01/08	Purchase	15	SUNGARD DATA SYS INC AS OF 12/31 ACCOUNT SETTLES 01/06/98 PRICE 30.799900		462.00		
01/08	Sale	-406	CMA MONEY FUND		406.00CR	663.81	[illegible]
01/09	Purchase	15	SAFEWAY INC NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 62.843800		942.66		
01/09	* Dividend		SCHLUMBERGER LTD HOLDING 60.0000		11.25CR		
01/09	Sale	-943	CMA MONEY FUND		943.00CR		
01/09	Sale	-462	CMA MONEY FUND REDEMPT AS OF 01/08/98		462.00CR	11.78CR	12.175
01/12	* Sale	-10	MICROSOFT CORP PRICE 128.687500		1,286.83CR		
01/12	Purchase	10	WARNR LAMBRT COMPANY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 128.062500		1,280.63		
01/12	Purchase	11	CMA MONEY FUND		11.00	6.98CR	12.186
01/15	Journal Entry		ML CONSULTS FEE 1Q98		744.70		
01/15	Purchase	60	CENDANT CORP $0.01 EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 32.687500		1,961.25		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/15	* Dividend		HOUSEHOLD INTL INC HOLDING 20.0000		8.40CR		
01/15	* Dividend		STATE STREET CORP HOLDING 40.0000		4.80CR		
01/15	Sale	-2,699	CMA MONEY FUND		2,699.00CR	13.23CR	9,487
01/16	Purchase	13	CMA MONEY FUND		13.00	[illegible]	[illegible]
01/20	* Dividend		COMPAQ COMPUTER CORP HOLDING 25.0000		.75CR	.98CR	[illegible]
01/22	* Sale	-25	CALENERGY INC EXCTD DUAL ACT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 27.000000		674.97CR		
01/22	* Sale	-30	GLOBAL MARINE INC NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 21.507400		645.19CR	1,321.16CR	9,500
01/23	Purchase	1,321	CMA MONEY FUND		1,321.00	.16CR	10,821
01/26	Stock Dividend	25	COMPAQ COMPUTER CORP HOLDING 25.0000			.16CR	10,8[illegible]
01/27	Purchase	45	SCHERING PLOUGH CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 71.527000		3,218.72		
01/27	Purchase	10	WARNR LAMBRT COMPANY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 138.750000		1,387.50		
01/27	Sale	-4,607	CMA MONEY FUND		4,607.00CR	.9[illegible]CR	[illegible]

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/28	Purchase	15	AES CORP AV PX IS SHOWN PER YR AC PRICE 43.207700		648.12		
01/28	* Sale	-20	SCHLUMBERGER LTD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC PRICE 71.652200		1,432.99CR	[illegible]	[illegible]
01/30	* Dividend		MEDTRONIC INC HOLDING 65.0000		3.58CR		
01/30	Share Dividend	47	CMA MONEY FUND				
01/30	Cash Dividend		CMA MONEY FUND FROM 1-01 THRU 1-29		.44CR		
01/30	Closing Balance				789.81CR	789.81CR	6,261

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	01/30/98 Value	%	02/27/98 Value	%
Cash/Money Funds	7,050	7	7,509	7
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	94,574	93	102,799	93
Mutual Funds				
Options				
Other				
Long Market Value	101,624		110,308	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	101,624		110,308	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	22.24	69.68
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	30.35	72.53
Income Not Reported		
Total	52.59	142.21

Merrill Lynch Consults Service

Your Investment Manager
PROVIDENT INVESTMENT COUNSEL

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire

Bulletin

Being a Consults client, you have the Merrill Lynch commitment to quality service. Your Financial Consultant is available for ongoing consultations and can respond to any questions you may have regarding your portfolio.

Important Notice

To assist in monitoring and evaluating your portfolio's performance the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant

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/IRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
·ning Balance Cash & Money Funds	7,050.81	
Credits & Debits	458.52	6,463.87DR
sing Balance Cash & Money Funds	7,509.33	

Credits	This Statement	Year-to-Date
Sales	6,129.81	11,814.44
Income	52.59	142.21
Funds Received		
Other		
Total Credits	6,182.40	11,956.65

Debits	This Statement	Year-to-Date
Purchases	5,723.88	17,675.82
Withdrawals		
Other		744.70
Total Debits	5,723.88	18,420.52

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(807.55)	(1,722.30)
Mid-Term	.00	.00
Long-Term	.00	.00

*Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)
15	ADC TELECOMMUNCTNS INC	10/20/97	01/29/98	260.65	511.88	[illegible]
20	ADC TELECOMMUNCTNS INC	11/18/97	01/29/98	347.55	717.50	[illegible]
10	ASSOC FIRST CAP CORP CLA	10/31/97	02/12/98	736.47	636.37	[illegible]
30	CONSLDTD STORES CORP	01/05/98	02/13/98	1,199.36	1,347.32	[illegible]
30	LILLY ELI CO	10/20/97	02/24/98	1,958.93	1,941.[illegible]	[illegible]
15	LILLY ELI CO	10/31/97	02/24/98	979.47	1,014.[illegible]	[illegible]
5	WARNR LAMBRT COMPANY	10/20/97	02/04/98	767.78	[illegible]	[illegible]

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield
	Cash and Money Funds									
	CASH			1,934		1,934				
5,575	CMA MONEY FUND		1.00	5,575	1.00	5,575			287	5.14
	Total Cash/Money Funds			7,509		7,509			287	3.8

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/IRGINIA WARD TURNER

Current Portfolio

iantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	AIRTOUCH COMMUNCTNS DEL	ATI		01/30/98	44.01	1,100	44.87	1,121	21		
15	ASSOC FIRST CAP CORP CLA	AFS		10/31/97	63.68	955	80.00	1,200	245	6	.50
35	AES CORP	AES		10/31/97	40.11	1,410	44.00	1,540	130		
15	AES CORP			01/23/98	43.20	648	44.00	660	12		
50	Security Sub-Total					2,058		2,200	142		
10	AMERICA ONLINE INC DEL	AOL		02/18/98	111.87	1,118	121.37	1,213	95		
20	AMER INTL GROUP INC	AIG		10/20/97	110.43	2,208	120.18	2,403	195	6	.25
35	CVS CORP DELAWARE COM			10/20/97	56.56	1,979	74.06	2,592	613	15	.59
35	COSTCO COMPANIES INC	COST		10/20/97	38.37	1,343	48.87	1,710	367		
60	CENDANT CORP $0.01	CD		01/12/98	32.68	1,961	37.50	2,250	289		
20	CENDANT CORP $0.01			02/05/98	35.87	717	37.50	750	33		
80	Security Sub-Total					2,678		3,000	322		
22	CISCO SYSTEMS INC COM	CSCO		10/20/97	55.18	1,214	65.87	1,449	235		
15	COLGATE PALMOLIVE	CL		02/02/98	74.18	1,112	81.18	1,217	105	16	1.3[illegible]
50	COMPAQ COMPUTER CORP	CPQ		12/03/97	32.40	1,620	32.06	1,603	(17)	3	.19
15	CONSLDTD STORES CORP	CNS		01/05/98	45.57	683	41.12	616	(67)		
5	DELL COMPUTER CORP	DELL		10/20/97	97.06	485	139.87	699	214		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
5	DELL COMPUTER CORP			10/31/97	79.93	399	139.87	699	300		
10	Security Sub-Total					884		1,398	514		
60	DOLLAR GENERAL CORP	DG		10/31/97	33.25	1,995	46.12	2,767	772	12	.43
35	ELAN CORP PLC ADR	ELN		10/31/97	49.87	1,745	62.06	2,172	427		
10	ELAN CORP PLC ADR			12/11/97	52.88	528	62.06	620	92		
45	Security Sub-Total					2,273		2,792	519		
40	ERICSN LM TEL SEK10B ADR	ERICY		11/18/97	42.18	1,687	45.31	1,812	125	11	.61
30	FANNIE MAE (USA) COM NPV	FNM		10/20/97	48.25	1,447	63.75	1,912	465	29	1.51
30	FANNIE MAE (USA) COM NPV			11/18/97	51.37	1,541	63.75	1,912	371	29	1.51
60	Security Sub-Total					2,988		3,824	836	58	1.51
15	GUIDANT CORP	GDT		12/10/97	63.62	954	72.93	1,094	140	1	.07
10	GUIDANT CORP			02/04/98	68.25	682	72.93	729	47	1	.07
25	Security Sub-Total					1,636		1,823	187	2	.07
20	GILLETTE CO	G		11/20/97	91.48	1,829	108.00	2,160	331	10	.47
15	GLOBAL MARINE INC NEW	GLM		10/31/97	31.25	468	23.31	349	(119)		
25	GLOBAL MARINE INC NEW			12/17/97	26.31	657	23.31	582	(75)		
40	Security Sub-Total					1,125		931	(194)		
50	HEALTHSOUTH CORPORATION	HRC		10/20/97	27.56	1,378	27.06	1,353	(25)		

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
15	HOUSEHOLD INTL INC	HI		10/20/97	111.00	1,665	129.87	1,948	283	25	1.29
5	HOUSEHOLD INTL INC			12/10/97	127.87	639	129.87	649	10	8	1.29
20	Security Sub-Total					2,304		2,597	293	33	1.29
40	KOHLS CORP WISC PV 1CT	KSS		10/31/97	66.18	2,647	80.18	3,207	560		
5	LUCENT TECHNOLOGIES INC	LU		10/20/97	84.50	422	108.37	541	119	2	.28
20	LUCENT TECHNOLOGIES INC			11/18/97	83.62	1,672	108.37	2,167	495	6	.28
25	Security Sub-Total					2,094		2,708	614	8	.28
10	LILLY ELI CO	LLY		10/31/97	67.87	678	65.81	658	(20)	8	1.22
35	LILLY ELI CO			11/18/97	67.56	2,364	65.81	2,303	(61)	28	1.22
45	Security Sub-Total					3,042		2,961	(81)	36	1.22
70	MBNA CORP COM	KRB		10/20/97	27.93	1,955	35.81	2,506	551	25	1.01
75	MBNA CORP COM			11/18/97	26.37	1,978	35.81	2,685	707	27	1.01
145	Security Sub-Total					3,933		5,191	1,258	52	1.01
20	MGIC INVT CORP WIS	MTG		10/20/97	58.81	1,176	73.68	1,473	297	2	.14
5	MGIC INVT CORP WIS			10/31/97	60.43	302	73.68	368	66	1	.14
25	Security Sub-Total					1,478		1,841	363	3	.14
35	MEDTRONIC INC	MDT		10/20/97	48.43	1,695	53.12	1,859	164	8	.41
30	MEDTRONIC INC			11/18/97	46.93	1,408	53.12	1,593	185	7	.41
65	Security Sub-Total					3,103		3,452	349	15	.41

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
20	MICROSOFT CORP	MSFT		10/20/97	65.81	1,316	84.75	1,695	379		
40	MICROSOFT CORP			10/31/97	65.25	2,610	84.75	3,390	780		
20	MICROSOFT CORP			11/18/97	67.09	1,341	84.75	1,695	354		
80	Security Sub-Total					5,267		6,780	1,513		
20	PAYCHEX INC	PAYX		10/20/97	38.31	766	51.62	1,032	266	7	.70
20	PAYCHEX INC			02/24/98	49.59	991	51.62	1,032	41	7	.70
40	Security Sub-Total					1,757		2,064	307	14	.70
25	PFIZER INC DEL PV$0.05	PFE		10/31/97	71.12	1,778	88.50	2,212	434	19	.86
20	PFIZER INC DEL PV$0.05			11/18/97	69.68	1,393	88.50	1,770	377	15	.86
45	Security Sub-Total					3,171		3,982	811	34	.86
25	SAFEWAY INC NEW	SWY		10/31/97	58.87	1,471	34.87	871	N/A		
15	SAFEWAY INC NEW			01/06/98	62.84	942	34.87	523	N/A		
40 @	SAFEWAY INC NEW			N/A	N/A	N/A	34.87	1,395	N/A		
	DIVIDEND PENDING 03/03										
80	Security Sub-Total					2,413		2,789	N/A		
40	STATE STREET CORP	STT		10/20/97	59.87	2,395	61.81	2,472	77	19	.78
45	SCHERING PLOUGH CORP	SGP		01/22/98	71.52	3,218	76.06	3,422	204	34	1.00
10	SCHLUMBERGER LTD	SLB		10/31/97	88.87	888	75.62	756	(132)	7	.99
30	SCHLUMBERGER LTD			11/18/97	84.62	2,538	75.62	2,268	(270)	22	.99
40	Security Sub-Total					3,426		3,024	(402)	29	.99

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
30	SUNGARD DATA SYS INC	SDS		10/20/97	25.31	759	34.18	1,025	266		
15	SUNGARD DATA SYS INC			12/31/97	30.80	462	34.18	512	50		
45	Security Sub-Total					1,221		1,537	316		
30	TOSCO CORP NEW COM	TOS		10/31/97	31.68	950	36.93	1,108	158	7	.65
15	TELLABS INC DEL PV 1CT	TLAB		10/20/97	54.75	821	60.37	905	84		
60	TYCO INTL LTD NEW COM	TYC		10/20/97	41.50	2,490	50.62	3,037	547	5	.15
10	TYCO INTL LTD NEW COM			10/31/97	38.12	381	50.62	506	125	1	.15
70	Security Sub-Total					2,871		3,543	672	6	.15
45	WORLDCOM INC GA	WCOM		10/31/97	33.75	1,518	38.18	1,718	200		
50	WORLDCOM INC GA			11/18/97	31.68	1,584	38.18	1,909	325		
95	Security Sub-Total					3,102		3,627	525		
35	WALGREEN CO	WAG		10/20/97	27.56	964	36.68	1,284	320	9	.68
15	WARNR LAMBRT COMPANY	WLA		10/20/97	144.62	2,169	146.37	2,195	26	29	1.31
10	WARNR LAMBRT COMPANY			01/07/98	128.06	1,280	146.37	1,463	183	19	1.31
10	WARNR LAMBRT COMPANY			01/22/98	138.75	1,387	146.37	1,463	76	19	1.31
35	Security Sub-Total					4,836		5,121	285	67	1.31
	Total Equities					88,876		102,799	13,547	505	.49
	Total of Long Portfolio					96,385*		110,308	13,547 *	792	.72

* - Excludes N/A Items

VIRGINIA WARD TURNER

(a) - These shares result from a stock dividend or split and will be payable to your account on the date shown. The market price has been changed to reflect that dividend or split. The unit cost will be adjusted on the payable date.

Monthly Activity

Security Transactions

Date		Transaction	Quantity	Description	Price	Debit	Credit
02/03	•	Sale	-35	ADC TELECOMMUNCTNS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 17.378100			608.20
02/04		Purchase	25	AIRTOUCH COMMUNCTNS DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 01/30 PRICE 44.016100		1,100.40	
02/05		Purchase	15	COLGATE PALMOLIVE EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 74.187500		1,112.81	
02/09		Purchase	10	GUIDANT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 68.250000		682.50	
02/09	•	Sale	-5	WARNR LAMBRT COMPANY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 152.562500			762.78
02/10		Purchase	20	CENDANT CORP $0.01 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 35.875000		717.50	
02/18	•	Sale	-10	ASSOC FIRST CAP CORP CLA PRICE 71.65			716.47
02/19	•	Sale	-30	CONSLDTD STORES CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 38.000000			1,139.96

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
02/23		Purchase	10	AMERICA ONLINE INC DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 111.875000		1,118.75	
02/26		Stock Dividend	40	MICROSOFT CORP HOLDING 40.0000			
02/27	*	Sale	-45	LILLY ELI CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 64.500000			2,902.40
02/27		Purchase	20	PAYCHEX INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 49.596200		991.92	
				Net Total			405.93
				Dividends and Interest			
02/02	*	Dividend		CVS CORP DELAWARE COM HOLDING 35.0000			3.85
02/02	*	Dividend		TYCO INTL LTD NEW COM HOLDING 70.0000			1.75
02/17	*	Dividend		PAYCHEX INC HOLDING 20.0000			1.80
02/25	*	Dividend		FANNIE MAE (USA) COM NPV HOLDING 60.0000			14.40
02/27	*	Dividend		SCHERING PLOUGH CORP HOLDING 45.0000			8.55
02/27		Share Dividend	22	CMA MONEY FUND			
02/27		Cash Dividend		CMA MONEY FUND FROM 1-30 THRU 2-26			.24

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
	Income Total		CMA MONEY FUND SHARE DIVIDEND			22.00
			Net Total			52.59

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	6,129.81	11,814.44

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid, include only those months we produce your profit and loss statement.

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/30	Opening Balance					789.81CR	6,261
02/02	* Dividend		CVS CORP DELAWARE COM HOLDING 35.0000		3.85CR		
02/02	* Dividend		TYCO INTL LTD NEW COM HOLDING 70.0000		1.75CR		
02/02	Purchase	789	CMA MONEY FUND		789.00	6.41CR	7,050
02/03	* Sale	-35	ADC TELECOMMUNCTNS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 17.378100		608.20CR	614.61CR	7,050
02/04	Purchase	25	AIRTOUCH COMMUNCTNS DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 01/30 PRICE 44.016100		1,100.40		
02/04	Sale	-486	CMA MONEY FUND		486.00CR	.21CR	6,564
02/05	Purchase	15	COLGATE PALMOLIVE EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 74.187500		1,112.81		
02/05	Sale	-1,113	CMA MONEY FUND		1,113.00CR	.40CR	5,451
02/09	Purchase	10	GUIDANT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 68.250000		682.50		
02/09	* Sale	-5	WARNR LAMBRT COMPANY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 152.562500		762.78CR	80.68CR	5,451

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/10	Purchase	20	CENDANT CORP $0.01 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 35.875000		717.50		
02/10	Sale	-637	CMA MONEY FUND		637.00CR	.18CR	4,814
02/17	* Dividend		PAYCHEX INC HOLDING 20.0000		1.80CR	1.98CR	4,814
02/18	* Sale	-10	ASSOC FIRST CAP CORP CLA PRICE 71.65		716.47CR	718.45CR	4,814
02/19	* Sale	-30	CONSLDTD STORES CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 38.000000		1,139.96CR	1,858.41CR	4,814
02/20	Purchase	1,858	CMA MONEY FUND		1,858.00	.41CR	6,672
02/23	Purchase	10	AMERICA ONLINE INC DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 111.875000		1,118.75		
02/23	Sale	-1,119	CMA MONEY FUND		1,119.00CR	.66CR	5,553
02/25	* Dividend		FANNIE MAE (USA) COM NPV HOLDING 60.0000		14.40CR	15.06CR	5,553
02/26	Stock Dividend	40	MICROSOFT CORP HOLDING 40.0000			15.06CR	5,553
02/27	* Sale	-45	LILLY ELI CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 64.500000		2,902.40CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/27	Purchase	20	PAYCHEX INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 49.596200		991.92		
02/27	* Dividend		SCHERING PLOUGH CORP HOLDING 45.0000		8.55CR		
02/27	Share Dividend	22	CMA MONEY FUND				
02/27	Cash Dividend		CMA MONEY FUND FROM 1-30 THRU 2-26		.24CR		
02/27	Closing Balance				1,934.33CR	1,934.33CR	5,575

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END OF STATEMENT February 1998

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	02/27/98 Value	%	03/31/98 Value	%
Cash/Money Funds	7,509	7	5,191	5
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	102,799	91	110,147	96
Mutual Funds				
Options				
Other				
Long Market Value	110,308		115,338	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	110,308		115,338	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	26.58	96.26
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	64.86	137.39
Income Not Reported		
Total	91.44	233.65

Merrill Lynch Consults Service

Your Investment Manager:

PROVIDENT INVESTMENT COUNSEL

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire

Bulletin

We encourage you to contact your Financial Consultant whenever there are changes in your financial situation or objectives, or if you wish to impose or modify reasonable restrictions in the management of your account. These changes can then be discussed directly with your Consults manager. Your Financial Consultant would be pleased to arrange such a discussion.

Important Notice

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Investment Manager. We also encourage you to discuss your portfolio at least annually with your Investment Manager. Your Financial Consultant would be pleased to arrange such discussions

Merrill Lynch
PRIORITY CHECKING

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	7,509.33	
Net Credits & Debits	2,317.39DR	8,781.26DR
Closing Balance Cash & Money Funds	5,191.94	

Credits	This Statement	Year-to-Date
Sales	6,176.64	17,991.08
Income	91.44	233.65
Funds Received		
Other		
Total Credits	6,268.08	18,224.73

Debits	This Statement	Year-to-Date
Purchases	8,585.47	26,261.29
Withdrawals		
Other		744.70
Total Debits	8,585.47	27,005.99

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(505.75)	(2,228.05)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
15	COMPAQ COMPUTER CORP	12/03/97	03/03/98	449.98	486.09	(36.11)	ST
35	COMPAQ COMPUTER CORP	12/03/97	03/19/98	835.60	1,134.22	(298.62)	ST
5	DELL COMPUTER CORP	10/20/97	03/24/98	321.92	242.66	79.26	ST
5	LUCENT TECHNOLOGIES INC	10/20/97	03/18/98	593.74	422.50	171.24	ST
5	LUCENT TECHNOLOGIES INC	11/18/97	03/18/98	593.74	418.12	175.62	ST
10	SCHLUMBERGER LTD	10/31/97	03/17/98	669.97	888.75	(218.78)	ST
30	SCHLUMBERGER LTD	11/18/97	03/17/98	2,009.94	2,538.80	(528.86)	ST
20	WALGREEN CO	10/20/97	03/24/98	701.75	551.25	150.50	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			2		2				
5,189	CMA MONEY FUND		1.00	5,189	1.00	5,189			264	5.09
	Total Cash/Money Funds			5,191		5,191			264	5.09

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	AIRTOUCH COMMUNCTNS DEL	ATI		01/30/98	44.01	1,100	48.93	1,223	123		
15	ASSOC FIRST CAP CORP CLA	AFS		10/31/97	63.68	955	81.25	1,218	263	6	.49
35	AES CORP	AES		10/31/97	40.31	1,410	52.43	1,835	425		
15	AES CORP			01/23/98	43.20	648	52.43	786	138		
50	Security Sub-Total					2,058		2,621	563		
20	AMERICA ONLINE INC DEL	AOL		02/18/98	55.93	1,118	68.31	1,366	248		
10	AMERICA ONLINE INC DEL			03/25/98	67.81	678	68.31	683	5		
30	Security Sub-Total					1,796		2,049	253		
20	AMER INTL GROUP INC	AIG		10/20/97	110.43	2,208	125.93	2,518	310	6	.24
35	CVS CORP DELAWARE COM			10/20/97	56.56	1,979	75.50	2,642	663	15	.58
35	COSTCO COMPANIES INC	COST		10/20/97	38.37	1,343	53.37	1,868	525		
15	COSTCO COMPANIES INC			03/24/98	55.98	839	53.37	800	(39)		
50	Security Sub-Total					2,182		2,668	486		
60	CENDANT CORP $0.01	CD		01/12/98	32.68	1,961	39.75	2,385	424		
20	CENDANT CORP $0.01			02/05/98	35.87	717	39.75	795	78		
15	CENDANT CORP $0.01			03/18/98	40.18	602	39.75	596	(6)		
95	Security Sub-Total					3,280		3,776	496		
22	CISCO SYSTEMS INC COM	CSCO		10/20/97	55.18	1,214	68.37	1,504	290		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
15	COLGATE PALMOLIVE	CL		02/02/98	74.18	1,112	86.75	1,301	189	17	1.2.
15	CONSLDTD STORES CORP	CNS		01/05/98	45.57	683	42.93	644	(39)		
5	DELL COMPUTER CORP	DELL		10/20/97	48.53	242	67.75	338	96		
10	DELL COMPUTER CORP			10/31/97	39.96	399	67.75	677	278		
15	Security Sub-Total					641		1,015	374		
75	DOLLAR GENERAL CORP	DG		10/31/97	26.60	1,995	38.68	2,901	906	12	.4
25	DOLLAR GENERAL CORP			02/26/98	36.94	923	38.68	967	44	4	.4
100	Security Sub-Total					2,918		3,868	950	16	.4
35	ELAN CORP PLC ADR	ELN		10/31/97	49.87	1,745	64.62	2,261	516		
10	ELAN CORP PLC ADR			12/11/97	52.88	528	64.62	646	118		
45	Security Sub-Total					2,273		2,907	634		
40	ERICSN LM TEL SER10B ADR	ERICY		11/18/97	42.18	1,687	47.50	1,900	213	26	1.4
30	FANNIE MAE (USA) COM NPV	FNM		10/20/97	48.25	1,447	63.25	1,897	450	29	1.5
30	FANNIE MAE (USA) COM NPV			11/18/97	51.37	1,541	63.25	1,897	356	29	1.5
60	Security Sub-Total					2,988		3,794	806	58	1.5.
15	GUIDANT CORP	GDT		12/10/97	63.62	954	73.37	1,100	146	1	.0.
10	GUIDANT CORP			02/04/98	68.25	682	73.37	733	51	1	0.
25	Security Sub-Total					1,636		1,833	197	2	0.

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
20	GILLETTE CO	G		11/20/97	91.48	1,829	118.68	2,373	544	20	.86
15	GLOBAL MARINE INC NEW	GLM		10/31/97	31.25	468	24.87	373	(95)		
25	GLOBAL MARINE INC NEW			12/17/97	26.31	657	24.87	621	(36)		
40	Security Sub-Total					1,125		994	(131)		
50	HEALTHSOUTH CORPORATION	HRC		10/20/97	27.56	1,378	28.06	1,403	25		
15	HOUSEHOLD INTL INC	HI		10/20/97	111.00	1,665	137.75	2,066	401	27	1.31
5	HOUSEHOLD INTL INC			12/10/97	127.87	639	137.75	688	49	9	1.31
20	Security Sub-Total					2,304		2,754	450	36	1.31
40	KOHLS CORP WISC PV 1CT	KSS		10/31/97	66.18	2,647	81.75	3,270	623		
15	LUCENT TECHNOLOGIES INC	LU		11/18/97	83.62	1,254	127.87	1,918	664	4	.23
10	LILLY ELI CO	LLY		10/31/97	67.87	678	59.62	596	(82)	8	1.34
35	LILLY ELI CO			11/18/97	67.56	2,364	59.62	2,086	(278)	28	1.34
45	Security Sub-Total					3,042		2,682	(360)	36	1.34
15	LOWES COMPANIES INC	LOW		03/17/98	69.68	1,045	70.18	1,052	7	3	.31
20	LOWES COMPANIES INC			03/26/98	72.02	1,440	70.18	1,403	(37)	4	.31
35	Security Sub-Total					2,485		2,455	(30)	7	.31
70	MBNA CORP COM	KRB		10/20/97	27.93	1,955	35.81	2,506	551	25	1.01
75	MBNA CORP COM			11/18/97	26.37	1,978	35.81	2,685	707	27	1.01
145	Security Sub-Total					3,933		5,191	1,258	52	1.01

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
20	MGIC INVT CORP WIS	MTG		10/20/97	58.81	1,176	65.68	1,313	137	2	.15
5	MGIC INVT CORP WIS			10/31/97	60.43	302	65.68	328	26		.15
25	Security Sub-Total					1,478		1,641	163	2	.15
35	MEDTRONIC INC	MDT		10/20/97	48.43	1,695	51.87	1,815	120	8	.42
30	MEDTRONIC INC			11/18/97	46.93	1,408	51.87	1,556	148	7	.42
65	Security Sub-Total					3,103		3,371	268	15	.42
20	MICROSOFT CORP	MSFT		10/20/97	65.81	1,316	89.50	1,790	474		
40	MICROSOFT CORP			10/31/97	65.25	2,610	89.50	3,580	970		
20	MICROSOFT CORP			11/18/97	67.09	1,341	89.50	1,790	449		
80	Security Sub-Total					5,267		7,160	1,893		
40	NEXTEL COMMUNICATIONS A	NXTL		03/16/98	29.83	1,193	33 75	1,350	157		
20	PAYCHEX INC	PAYX		10/20/97	38.31	766	57.68	1,153	387	7	.61
20	PAYCHEX INC			02/24/98	49.59	991	57.68	1,153	162	7	.62
40	Security Sub-Total					1,757		2,306	549	14	.62
25	PFIZER INC DEL PV$0.05	PFE		10/31/97	71.12	1,778	99.68	2,492	714	19	.76
20	PFIZER INC DEL PV$0.05			11/18/97	69.68	1,393	99.68	1,993	600	15	.76
5	PFIZER INC DEL PV$0.05			03/24/98	95.25	476	99.68	498	22	4	.76
50	Security Sub-Total					3,647		4,983	1,336	38	.76
50	SAFEWAY INC	NEW	SWY	10/31/97	29.43	1,471	37.00	1,850	379		
30	SAFEWAY INC	NEW		01/06/98	31.42	942	37.00	1,110	168		
80	Security Sub-Total					2,413		2,960	547		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
25	STARWOOD H&R PAIRED CTFS	HOT		03/03/98	55.42	1,385	53.43	1,335	(50)	52	3.89
40	STATE STREET CORP	STT		10/20/97	59.87	2,395	68.06	2,722	327	19	.71
45	SCHERING PLOUGH CORP	SGP		01/22/98	71.52	3,218	81.75	3,678	460	34	.93
30	SUNGARD DATA SYS INC	SDS		10/20/97	25.31	759	36.81	1,104	345		
15	SUNGARD DATA SYS INC			12/31/97	30.80	462	36.81	552	90		
45	Security Sub-Total					1,221		1,656	435		
30	TOSCO CORP NEW COM	TOS		10/31/97	31.68	950	35.25	1,057	107	7	.68
15	TELLABS INC DEL PV 1CT	TLAB		10/20/97	54.75	821	67.12	1,006	185		
60	TYCO INTL LTD NEW COM	TYC		10/20/97	41.50	2,490	54.62	3,277	787	6	.18
10	TYCO INTL LTD NEW COM			10/31/97	38.12	381	54.62	546	165	1	.18
70	Security Sub-Total					2,871		3,823	952	7	.18
45	WORLDCOM INC GA	WCOM		10/31/97	33.75	1,518	43.06	1,937	419		
50	WORLDCOM INC GA			11/18/97	31.68	1,584	43.06	2,153	569		
95	Security Sub-Total					3,102		4,090	988		
15	WALGREEN CO	WAG		10/20/97	27.56	413	35.25	528	115	4	.71
15	WARNR LAMBRT COMPANY	WLA		10/20/97	144.62	2,169	170.31	2,554	385	29	1.13
10	WARNR LAMBRT COMPANY			01/07/98	128.06	1,280	170.31	1,703	423	19	1.13
10	WARNR LAMBRT COMPANY			01/22/98	138.75	1,387	170.31	1,703	316	19	1.13
35	Security Sub-Total					4,836		5,960	1,124	67	1.13

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curren Yield %
	Total Equities					90,777		110,147	19,370	560	.51
	Total of Long Portfolio					95,968		115,338	19,370	824	.71

Monthly Activity

Security Transactions

Date	Transaction	Quantity	Description	Price	Debit	Credit
03/03	Purchase	20	DOLLAR GENERAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 46.182800		923.66	
03/03	Stock Dividend	40	SAFEWAY INC NEW HOLDING 40.0000			
03/06	Sale	-15	COMPAQ COMPUTER CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 30.000000			449.98
03/06	Purchase	25	STARWOOD H&R PAIRED CTFS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 55.422300		1,385.56	
03/12	Stock Dividend	10	DELL COMPUTER CORP HOLDING 10.0000			
03/19	Purchase	40	NEXTEL COMMUNICATIONS A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 29.835800		1,193.43	
03/20	Stock Dividend	10	AMERICA ONLINE INC DEL HOLDING 10.0000			

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VIRGINIA WARD TURNER

Monthly Activity

Security Transactions

Date		Transaction	Quantity	Description	Price	Debit	Credit
03/20		Purchase	15	LOWES COMPANIES INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 69.687500		1,045.31	
03/20	•	Sale	-40	SCHLUMBERGER LTD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 67.000000			2,679.91
03/23		Purchase	15	GENDANT CORP $0.01 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 40.187500		602.81	
03/23	•	Sale	-10	LUCENT TECHNOLOGIES INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 118.751900			1,187.48
03/24	•	Sale	-35	COMPAQ COMPUTER CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 23.875000			835.60
03/27		Purchase	15	COSTCO COMPANIES INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 55.988900		839.83	
03/27	•	Sale	-5	DELL COMPUTER CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 64.388700			321.92
03/27		Stock Dividend	20	DOLLAR GENERAL CORP HOLDING 80.0000			
03/27		Purchase	5	PFIZER INC DEL PV$0.05 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 95.250000		476.25	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
03/27	* Sale	-20	WALGREEN CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 35.088900			701.75
03/30	Purchase	10	AMERICA ONLINE INC DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 67.812500		678.13	
03/31	Purchase	20	LOWES COMPANIES INC AV PX IS SHOWN PER YR AG PRICE 72.024500		1,440.49	
			Net Total		2,408.83	
			Dividends and Interest			
03/02	* Dividend		ASSOC FIRST CAP CORP CLA HOLDING 25.0000			2.50
03/02	* Dividend		LUCENT TECHNOLOGIES INC HOLDING 25.0000			1.88
03/02	* Dividend		MGIC INVT CORP WIS HOLDING 25.0000			.63
03/05	* Dividend		GILLETTE CO HOLDING 20.0000			4.30
03/10	* Dividend		LILLY ELI CO HOLDING 90.0000			18.00
03/10	* Dividend		WARNR LAMBRT COMPANY HOLDING 40.0000			19.20
03/12	* Dividend		PFIZER INC DEL PVSO 05 HOLDING 45.0000			8.55
03/12	* Dividend		WALGREEN CO HOLDING 35.0000			2.19

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
03/17	*	Dividend		GUIDANT CORP HOLDING 25.0000			11
03/20	*	Dividend		AMER INTL GROUP INC HOLDING 20.0000			1 50
03/23	*	Dividend		DOLLAR GENERAL CORP HOLDING 80.0000			4 00
03/31	*	Dividend		TOSCO CORP NEW COM HOLDING 30.0000			1 80
03/31		Share Dividend	26	CMA MONEY FUND			
03/31		Cash Dividend		CMA MONEY FUND FROM 2-27 THRU 3-30			54
		Income Total		CMA MONEY FUND SHARE DIVIDEND			26.00
				Net Total			91.44

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VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	6,176.64	17,991.08

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/27	Opening Balance					1,934.33CR	5,575
03/02	* Dividend		ASSOC FIRST CAP CORP CLA HOLDING 25.0000		2.50CR		
03/02	* Dividend		LUCENT TECHNOLOGIES INC HOLDING 25.0000		1.88CR		
03/02	* Dividend		MGIC INVT CORP WIS HOLDING 25.0000		.63CR		
03/02	Purchase	1,934	CMA MONEY FUND		1,934.00	5.34CR	7,509
03/03	Purchase	20	DOLLAR GENERAL CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 46.182800		923.66		
03/03	Stock Dividend	40	SAFEWAY INC NEW HOLDING 40.0000				

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/03	Sale	-919	CMA MONEY FUND		919.00CR	.68CR	6,590
03/05	* Dividend		GILLETTE CO HOLDING 20.0000		4.30CR	4.98CR	6,590
03/06	* Sale	-15	COMPAQ COMPUTER CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 30.000000		449.98CR		
03/06	Purchase	25	STARWOOD H&R PAIRED CTFS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 55.422300		1,385.56		
03/06	Sale	-931	CMA MONEY FUND		931.00CR	.40CR	5,659
03/10	* Dividend		LILLY ELI CO HOLDING 90.0000		18.00CR		
03/10	* Dividend		WARNR LAMBRT COMPANY HOLDING 40.0000		19.20CR	37.60CR	5,659
03/12	Stock Dividend	10	DELL COMPUTER CORP HOLDING 10.0000				
03/12	* Dividend		PFIZER INC DEL PV$0.05 HOLDING 45.0000		8.55CR		
03/12	* Dividend		WALGREEN CO HOLDING 35.0000		2.19CR	48.34CR	5,659
03/16	Purchase	48	CMA MONEY FUND		48.00	.34CR	5,707
03/17	* Dividend		GUIDANT CORP HOLDING 25.0000		.31CR	.65CR	5,707
03/19	Purchase	40	NEXTEL COMMUNICATIONS A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 29.835800		1,193.43		
03/19	Sale	-1,193	CMA MONEY FUND		1,193.00CR	.22CR	4,514

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/20	Stock Dividend	10	AMERICA ONLINE INC DEL HOLDING 10.0000				
03/20	* Dividend		AMER INTL GROUP INC HOLDING 20.0000		1.50CR		
03/20	Purchase	15	LOWES COMPANIES INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 69.687500		1,045.31		
03/20	* Sale	-40	SCHLUMBERGER LTD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 67.000000		2,679.91CR	1,616.32CR	4,514
03/23	Purchase	15	CENDANT CORP $0.01 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 40.187500		602.81		
03/23	* Dividend		DOLLAR GENERAL CORP HOLDING 80.0000		4.00CR		
03/23	* Sale	-10	LUCENT TECHNOLOGIES INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 118.751900		1,187.48CR		
03/23	Purchase	1,636	CMA MONEY FUND		1,636.00	588.99CR	6,150
03/24	* Sale	-35	COMPAQ COMPUTER CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 23.875000		835.60CR	1,424.59CR	6,150
03/25	Purchase	1,424	CMA MONEY FUND		1,424.00	.59CR	7,574
03/27	Purchase	15	COSTCO COMPANIES INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 55.988900		839.83		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/27	* Sale	-5	DELL COMPUTER CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 64.388700		321.92CR		
03/27	Stock Dividend	20	DOLLAR GENERAL CORP HOLDING 80.0000				
03/27	Purchase	5	PFIZER INC DEL PV$0.05 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 95.250000		476.25		
03/27	* Sale	-20	WALGREEN CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 35.088900		701.75CR		
03/27	Sale	-292	CMA MONEY FUND		292.00CR	.18CR	7,282
03/30	Purchase	10	AMERICA ONLINE INC DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 67.812500		678.13		
03/30	Sale	-678	CMA MONEY FUND		678.00CR	.05CR	6,604
03/31	Purchase	20	LOWES COMPANIES INC AV PX IS SHOWN PER YR AG PRICE 72.024500		1,440.49		
03/31	* Dividend		TOSCO CORP NEW COM HOLDING 30.0000		1.80CR		
03/31	Share Dividend	26	CMA MONEY FUND				
03/31	Cash Dividend		CMA MONEY FUND FROM 2-27 THRU 3-30		.58CR		
03/31	Sale	-1,441	CMA MONEY FUND		1,441.00CR		
03/31	**Closing Balance**				2.94CR	2.94CR	5,189

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	03/31/98 Value	%	04/30/98 Value	%
Cash/Money Funds	5,191	5	3,980	3
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	110,147	96	111,284	97
Mutual Funds				
Options				
Other				
Long Market Value	115,338		115,264	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	115,338		115,264	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	15.30	111.56
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	70.55	207.94
Income Not Reported		
Total	85.85	319.50

Merrill Lynch Consults Service

Your Investment Manager:
PROVIDENT INVESTMENT COUNSEL

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire

Bulletin

Merrill Lynch Consults* now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to
Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	5,191.94	
Net Credits & Debits	1,211.50DR	9,992.76DR
Closing Balance Cash & Money Funds	3,980.44	

Credits	This Statement	Year-to-Date
Sales	3,013.15	21,004.23
Income	85.85	319.50
Funds Received		
Other		
Total Credits	3,099.00	21,323.73

Debits	This Statement	Year-to-Date
Purchases	3,583.84	29,845.13
Withdrawals		
Other	726.66	1,471.36
Total Debits	4,310.50	31,316.49

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	288.54	(1,939.51)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
15	CONSLDTD STORES CORP	01/05/98	04/06/98	644.97	683.69	(38.72)	ST
5	HOUSEHOLD INTL INC	10/20/97	04/20/98	666.22	554.99	111.23	ST
10	MGIC INVT CORP WIS	10/20/97	04/08/98	639.35	588.12	51.23	ST
10	MEDTRONIC INC	10/20/97	04/23/98	521.08	484.37	36.71	ST
15	WALGREEN CO	10/20/97	04/06/98	541.53	413.44	128.09	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			527		527				
3,453	CMA MONEY FUND		1.00	3,453	1.00	3,453			176	5.09
	Total Cash/Money Funds			3,980		3,980			176	5.10

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	AIRTOUCH COMMUNCTNS DEL	ATI		01/30/98	44.01	1,100	53.12	1,328	228		
15	ASSOC FIRST CAP CORP CLA	AFS		10/31/97	63.68	955	74.75	1,121	166	6	.54
35	AES CORP	AES		10/31/97	40.31	1,410	55.18	1,931	521		
15	AES CORP			01/23/98	43.20	648	55.18	827	179		
50	Security Sub-Total					2,058		2,758	700		
20	AMERICA ONLINE INC DEL	AOL		02/18/98	55.93	1,118	79.93	1,598	480		
10	AMERICA ONLINE INC DEL			03/25/98	67.81	678	79.93	799	121		
30	Security Sub-Total					1,796		2,397	601		
20	AMER INTL GROUP INC	AIG		10/20/97	110.43	2,208	131.56	2,631	423	6	.23
35	CVS CORP DELAWARE COM			10/20/97	56.56	1,979	73.75	2,581	602	15	.60
35	COSTCO COMPANIES INC	COST		10/20/97	38.37	1,343	55.87	1,955	612		
15	COSTCO COMPANIES INC			03/24/98	55.98	839	55.87	838	(1)		
50	Security Sub-Total					2,182		2,793	611		
25	CHANCELLOR MEDIA CORP	AMFM		03/30/98	46.45	1,161	47.43	1,185	24		
60	CENDANT CORP $0.01	CD		01/12/98	32.68	1,961	25.06	1,503	(458)		
20	CENDANT CORP $0.01			02/05/98	35.87	717	25.06	501	(216)		
15	CENDANT CORP $0.01			03/18/98	40.18	602	25.06	375	(227)		
20	CENDANT CORP $0.01			04/07/98	40.56	811	25.06	501	(310)		
115	Security Sub-Total					4,091		2,880	(1,211)		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
22	CISCO SYSTEMS INC COM	CSCO		10/20/97	55.18	1,214	73.25	1,611	397		
10	CISCO SYSTEMS INC COM			04/15/98	70.12	701	73.25	732	31		
32	Security Sub-Total					1,915		2,343	428		
15	COLGATE PALMOLIVE	CL		02/02/98	74.18	1,112	89.68	1,345	233	17	1.21
5	DELL COMPUTER CORP	DELL		10/20/97	48.53	242	80.75	403	161		
10	DELL COMPUTER CORP			10/31/97	39.96	399	80.75	807	408		
15	Security Sub-Total					641		1,210	569		
75	DOLLAR GENERAL CORP	DG		10/31/97	26.60	1,995	38.00	2,850	855	12	.42
25	DOLLAR GENERAL CORP			02/26/98	36.94	923	38.00	950	27	4	.42
100	Security Sub-Total					2,918		3,800	882	16	.42
35	ELAN CORP PLC ADR	ELN		10/31/97	49.87	1,745	62.12	2,174	429		
10	ELAN CORP PLC ADR			12/11/97	52.88	528	62.12	621	93		
45	Security Sub-Total					2,273		2,795	522		
40	ERICSN LM TEL SEK10B ADR	ERICY		11/18/97	42.18	1,687	51.43	2,057	370	15	.73
30	FANNIE MAE (USA) COM NPV	FNM		10/20/97	48.25	1,447	59.87	1,796	349	29	1.60
30	FANNIE MAE (USA) COM NPV			11/18/97	51.37	1,541	59.87	1,796	255	29	1.60
60	Security Sub-Total					2,988		3,592	604	58	1.60
15	GUIDANT CORP	GDT		12/10/97	63.62	954	66.87	1,003	49	1	.07
10	GUIDANT CORP			02/04/98	68.25	682	66.87	668	(14)		.07
25	Security Sub-Total					1,636		1,671	35	1	.07

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
25	GENL NUTRITION COS INC	GNCI		04/09/98	36.39	909	35.87	896	(13)		
20	GILLETTE CO	G		11/20/97	91.48	1,829	115.43	2,308	479	20	.88
15	GLOBAL MARINE INC NEW	GLM		10/31/97	31.25	468	23.37	350	(118)		
25	GLOBAL MARINE INC NEW			12/17/97	26.31	657	23.37	584	(73)		
40	Security Sub-Total					1,125		934	(191)		
50	HEALTHSOUTH CORPORATION	HRC		10/20/97	27.56	1,378	30.18	1,509	131		
10	HOUSEHOLD INTL INC	HI		10/20/97	111.00	1,110	131.43	1,314	204	18	1.37
5	HOUSEHOLD INTL INC			12/10/97	127.87	639	131.43	657	18	9	1.37
15	Security Sub-Total					1,749		1,971	222	27	1.37
40	KOHLS CORP WISC PV 1CT	KSS		10/31/97	66.18	2,647	41.31	1,652	N/A		
40 @	KOHLS CORP COM STK WISCN DIVIDEND PENDING 05/01			N/A	N/A	N/A	41.31	1,652	N/A		
80	Security Sub-Total					2,647		3,304	N/A		
30	LUCENT TECHNOLOGIES INC	LU		11/18/97	41.81	1,254	76.25	2,287	1,033	5	.21
10	LILLY ELI CO	LLY		10/31/97	67.87	678	69.56	695	17	8	1.15
35	LILLY ELI CO			11/18/97	67.56	2,364	69.56	2,434	70	28	1.15
45	Security Sub-Total					3,042		3,129	87	36	1.15
15	LOWES COMPANIES INC	LOW		03/17/98	69.68	1,045	69.93	1,049	4	3	.31
20	LOWES COMPANIES INC			03/26/98	72.02	1,440	69.93	1,398	(42)	4	.31
35	Security Sub-Total					2,485		2,447	(38)	7	.31

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
70	MBNA CORP COM	KRB		10/20/97	27.93	1,955	33.87	2,371	416	25	1.06
75	MBNA CORP COM			11/18/97	26.37	1,978	33.87	2,540	562	27	1.06
145	Security Sub-Total					3,933		4,911	978	52	1.06
10	MGIC INVT CORP WIS	MTG		10/20/97	58.81	588	63.00	630	42	1	.16
5	MGIC INVT CORP WIS			10/31/97	60.43	302	63.00	315	13	1	.16
15	Security Sub-Total					890		945	55	2	.16
25	MEDTRONIC INC	MDT		10/20/97	48.43	1,210	53.00	1,325	115	6	.42
30	MEDTRONIC INC			11/18/97	46.93	1,408	53.00	1,590	182	7	.42
55	Security Sub-Total					2,618		2,915	297	13	.42
20	MICROSOFT CORP	MSFT		10/20/97	65.81	1,316	90.12	1,802	486		
40	MICROSOFT CORP			10/31/97	65.25	2,610	90.12	3,605	995		
20	MICROSOFT CORP			11/18/97	67.09	1,341	90.12	1,802	461		
80	Security Sub-Total					5,267		7,209	1,942		
40	NEXTEL COMMUNICATIONS A	NXTL		03/16/98	29.83	1,193	28.68	1,147	(46)		
20	PAYCHEX INC	PAYX		10/20/97	38.31	766	54.31	1,086	320	7	.66
20	PAYCHEX INC			02/24/98	49.59	991	54.31	1,086	95	7	.66
40	Security Sub-Total					1,757		2,172	415	14	.66
25	PFIZER INC DEL PV$0.05	PFE		10/31/97	71.12	1,778	113.81	2,845	1,067	19	.67
20	PFIZER INC DEL PV$0.05			11/18/97	69.68	1,393	113.81	2,276	883	15	.67
5	PFIZER INC DEL PV$0.05			03/24/98	95.25	476	113.81	569	93	4	.67
50	Security Sub-Total					3,647		5,690	2,043	38	.67

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
50	SAFEWAY INC NEW	SWY		10/31/97	29.43	1,471	38.12	1,906	435		
30	SAFEWAY INC NEW			01/06/98	31.42	942	38.12	1,143	201		
80	Security Sub-Total					2,413		3,049	636		
25	STARWOOD H&R PAIRED CTFS	HOT		03/03/98	55.42	1,385	50.18	1,254	(131)	52	4 14
40	STATE STREET CORP	STT		10/20/97	59.87	2,395	71.50	2,860	465	19	67
45	SCHERING PLOUGH CORP	SGP		01/22/98	71.52	3,218	80.31	3,614	396	40	1 10
30	SUNGARD DATA SYS INC	SDS		10/20/97	25.31	759	35.62	1,068	309		
15	SUNGARD DATA SYS INC			12/31/97	30.80	462	35.62	534	72		
45	Security Sub-Total					1,221		1,602	381		
30	TOSCO CORP NEW COM	TOS		10/31/97	31.68	950	35.62	1,068	118	7	47
15	TELLABS INC DEL PV 1CT	TLAB		10/20/97	54.75	821	70.87	1,063	242		
60	TYCO INTL LTD NEW COM	TYC		10/20/97	41.50	2,490	54.62	3,277	787	6	18
10	TYCO INTL LTD NEW COM			10/31/97	38.12	381	54.62	546	165	1	18
70	Security Sub-Total					2,871		3,823	952	7	18
45	WORLDCOM INC GA	WCOM		10/31/97	33.75	1,518	42.78	1,925	407		
50	WORLDCOM INC GA			11/18/97	31.68	1,584	42.78	2,139	555		
95	Security Sub-Total					3,102		4,064	962		
15	WARNR LAMBRT COMPANY	WLA		10/20/97	144.62	2,169	189.37	2,840	671	29	1 01

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Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
10	WARNR LAMBRT COMPANY			01/07/98	128.06	1,280	189.37	1,893	613	19	1.01
10	WARNR LAMBRT COMPANY			01/22/98	138.75	1,387	189.37	1,893	506	19	1.01
35	Security Sub-Total					4,836		6,626	1,790	67	1.01
	Total Equities					91,635		111,284	18,992	540	.49
	Total of Long Portfolio					95,615*		115,264	18,992 *	716	.62

* - Excludes N/A items

@ - These shares result from a stock dividend or split and will be payable to your account on the date shown. The market price has been changed to reflect that dividend or split. The unit cost will be adjusted on the payable-date

Monthly Activity

Security Transactions

Date	Transaction	Quantity	Description	Price	Debit	Credit
04/02	Purchase	25	CHANCELLOR MEDIA CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AC PRICE 46.459200		1,161.48	
04/07	Stock Dividend	15	LUCENT TECHNOLOGIES INC HOLDING 15.0000			

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/09	* Sale	-15	CONSLDTD STORES CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.000000			644.97
04/09	* Sale	-15	WALGREEN CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.103200			541.53
04/13	Purchase	20	CENDANT CORP $0.01 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 40.561100		811.22	
04/14	* Sale	-10	MGIC INVT CORP WIS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 63.937500			639.35
04/15	Purchase	25	GENL NUTRITION COS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 36.395400		909.89	
04/20	Purchase	10	CISCO SYSTEMS INC COM WE MAKE A MKT IN ISSUE AS OF 04/15 PRICE 70.125000 TRADE DATE 04/15/98 CUS NO 17275R102 SEC NO 17179 PRINCIPAL 701.25 EXECUTED O.T.C. WE ACTED AS YOUR AGENT		701.25	

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Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/23	* Sale	-5	HOUSEHOLD INTL INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 133.250000 TRADE DATE 04/20/98 CUS NO 441815107 SEC NO 37101 PRINCIPAL 666.25 SEC FEE 0.03			666.22
04/28	* Sale	-10	MEDTRONIC INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC AS OF 04/23 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 52.110400 TRADE DATE 04/23/98 CUS NO 585055106 SEC NO 48047 PRINCIPAL 521.10 SEC FEE 0.02			521.08
			Net Total		570.69	
			Dividends and Interest			
04/01	* Dividend		MBNA CORP COM HOLDING 145.0000			13.05
04/03	* Dividend		SCHLUMBERGER LTD HOLDING 40.0000			7.50
04/15	* Dividend		HOUSEHOLD INTL INC HOLDING 20.0000			9.00

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
04/15	*	Dividend		STATE STREET CORP HOLDING 40.0000			4.80
04/16	*	Rpt Fgn Div		ERICSN LM TEL SEK10B ADR HOLDING 40.0000			17.69
04/24	*	Dividend		STARWOOD H&R PAIRED CTFS HOLDING 25.0000			13.00
04/30	*	Dividend		LOWES COMPANIES INC HOLDING 35.0000			1.93
04/30	*	Dividend		MEDTRONIC INC HOLDING 65.0000			3.58
04/30		Share Dividend	15	CMA MONEY FUND			
04/30		Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29			.30
		Income Total		CMA MONEY FUND SHARE DIVIDEND			15.00
				Net Total			85.85
				Other Activity			
04/09		Journal Entry		ML CONSULTS FEE 2Q98		724.01	
04/16		Fgn Div Tax		ERICSN LM TEL SEK10B ADR NON-RECLAIMABLE TAX		2.65	
				Net Total		726.66	

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VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	3,013.15	21,004.23

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/31	Opening Balance						
04/01	* Dividend		MBNA CORP COM HOLDING 145.0000		13.05CR	2.94CR	5,189
04/01	Purchase	2	CMA MONEY FUND		2.00	13.99CR	5,191
04/02	Purchase	25	CHANCELLOR MEDIA CORP EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 46.459200		1,161.48		
04/02	Sale	-1,148	CMA MONEY FUND		1,148.00CR	.51CR	4,043
04/03	* Dividend		SCHLUMBERGER LTD HOLDING 40.0000		7.50CR	8.01CR	4,043
04/06	Purchase	8	CMA MONEY FUND		8.00	.01CR	4,051

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/07	Stock Dividend	15	LUCENT TECHNOLOGIES INC HOLDING 15.0000			.01CR	4,051
04/09	Journal Entry		ML CONSULTS FEE 2Q98		724.01		
04/09	• Sale	-15	CONSLDTD STORES CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.000000		644.97CR		
04/09	• Sale	-15	WALGREEN CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.103200		541.53CR		
04/09	Sale	-724	CMA MONEY FUND		724.00CR	1,186.50CR	3,327
04/13	Purchase	20	CENDANT CORP $0.01 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 40.561100		811.22		
04/13	Purchase	375	CMA MONEY FUND		375.00	.28CR	3,702
04/14	• Sale	-10	MGIC INVT CORP WIS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 63.937500		639.35CR	639.63CR	3,702
04/15	Purchase	25	GENL NUTRITION COS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 36.395400		909.89		
04/15	* Dividend		HOUSEHOLD INTL INC HOLDING 20.0000		9.00CR		
04/15	* Dividend		STATE STREET CORP HOLDING 40.0000		4.80CR		
04/15	Sale	-271	CMA MONEY FUND		271.00CR	14.54CR	3,431
04/16	* Rpt Fgn Div		ERICSN LM TEL SEK10B ADR HOLDING 40.0000		17.69CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/16	Fgn Div Tax		ERICSN LM TEL SEK10B ADR NON-RECLAIMABLE TAX		2.65		
04/16	Purchase	14	CMA MONEY FUND		14.00	15.58CR	3,445
04/20	Purchase	10	CISCO SYSTEMS INC COM		701.25		
04/20	Sale	-686	CMA MONEY FUND		686.00CR	.33CR	2,759
04/23	* Sale	-5	HOUSEHOLD INTL INC		666.22CR	666.55CR	2,759
04/24	* Dividend		STARWOOD H&R PAIRED CTFS HOLDING 25.0000		13.00CR	679.55CR	2,759
04/27	Purchase	679	CMA MONEY FUND		679.00	.55CR	3,438
04/28	* Sale	-10	MEDTRONIC INC		521.08CR	521.63CR	3,438
04/30	* Dividend		LOWES COMPANIES INC HOLDING 35.0000		1.93CR		
04/30	* Dividend		MEDTRONIC INC HOLDING 65.0000		3.58CR		
04/30	Share Dividend	15	CMA MONEY FUND				
04/30	Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29		.30CR		
04/30	Closing Balance				527.44CR	527.44CR	3,453

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	04/30/98 Value	%	05/29/98 Value	%
Cash/Money Funds	3,980	3	2,896	3
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	111,284	97	110,166	97
Mutual Funds				
Options				
Other				
Long Market Value	115,264		113,062	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	115,264		113,062	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	15.94	127.50
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	41.63	249.57
Income Not Reported		
Total	57.57	377.07

Merrill Lynch Consults Service

Your Investment Manager:

PROVIDENT INVESTMENT COUNSEL

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

Merrill Lynch Consults* now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant.

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary

	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	3,980.44	
Net Credits & Debits	1,083.51DR	11,076.27DR
Closing Balance Cash & Money Funds	2,896.93	

Credits

	This Statement	Year-to-Date
Sales	5,226.81	26,231.04
Income	57.57	377.07
Funds Received		
Other		
Total Credits	5,284.38	26,608.11

Debits

	This Statement	Year-to-Date
Purchases	6,367.89	36,213.02
Withdrawals		
Other		1,471.36
Total Debits	6,367.89	37,684.38

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	353.39	(1,586.12)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
15	AES CORP	10/31/97	05/15/98	751.64	604.68	146.96	ST
10	FANNIE MAE (USA) COM NPV	10/20/97	04/30/98	599.98	482.49	117.49	ST
15	GLOBAL MARINE INC NEW	10/31/97	04/30/98	350.48	468.75	(118.27)	ST
25	GLOBAL MARINE INC NEW	12/17/97	04/30/98	584.14	657.81	(73.67)	ST
50	HEALTHSOUTH CORPORATION	10/20/97	05/05/98	1,504.67	1,378.13	126.54	ST
5	HOUSEHOLD INTL INC	10/20/97	05/07/98	653.10	555.00	98.10	ST
15	MEDTRONIC INC	10/20/97	05/20/98	782.80	726.56	56.24	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			10		10				
2,886	CHA MONEY FUND		1.00	2,886	1.00	2,886			147	5.09
	Total Cash/Money Funds			2,896		2,896			147	5.10

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	AIRTOUCH COMMUNCTNS DEL	ATI		01/30/98	44.01	1,100	47.62	1,190	90		
15	ASSOC FIRST CAP CORP CLA	AFS		10/31/97	63.68	955	74.81	1,122	167	6	.53
20	AES CORP	AES		10/31/97	40.31	806	47.56	951	145		
15	AES CORP			01/23/98	43.20	648	47.56	713	65		
35	Security Sub-Total					1,454		1,664	210		
20	AMERICA ONLINE INC DEL	AOL		02/18/98	55.93	1,118	83.31	1,666	548		
10	AMERICA ONLINE INC DEL			03/25/98	67.81	678	83.31	833	155		
30	Security Sub-Total					1,796		2,499	703		
20	AMER INTL GROUP INC	AIG		10/20/97	110.43	2,208	123.81	2,476	268	7	.27
25	BED BATH & BEYOND INC	BBBY		05/06/98	48.28	1,207	50.18	1,254	47		
35	CVS CORP DELAWARE COM			10/20/97	56.56	1,979	70.18	2,456	477	16	.66
35	COSTCO COMPANIES INC	COST		10/20/97	38.37	1,343	57.87	2,025	682		
15	COSTCO COMPANIES INC			03/24/98	55.98	839	57.87	868	29		
50	Security Sub-Total					2,182		2,893	711		
25	CHANCELLOR MEDIA CORP	AMFM		03/30/98	46.45	1,161	41.81	1,045	(116)		
60	CENDANT CORP $0.01	CD		01/12/98	32.68	1,961	21.75	1,305	(656)		
20	CENDANT CORP $0.01			02/05/98	35.87	717	21.75	435	(282)		
15	CENDANT CORP $0.01			03/18/98	40.18	602	21.75	326	(276)		
20	CENDANT CORP $0.01			04/07/98	40.56	811	21.75	435	(376)		
115	Security Sub-Total					4,091		2,501	(1,590)		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
22	CISCO SYSTEMS INC COM	CSCO		10/20/97	55.18	1,214	75.62	1,663	449		
10	CISCO SYSTEMS INC COM			04/15/98	70.12	701	75.62	756	55		
32	Security Sub-Total					1,915		2,419	504		
15	COLGATE PALMOLIVE	CL		02/02/98	74.18	1,112	87.00	1,305	193	16	1.26
5	COLGATE PALMOLIVE			05/05/98	89.30	446	87.00	435	(11)	5	1.26
20	Security Sub-Total					1,558		1,740	182	21	1.26
5	DELL COMPUTER CORP	DELL		10/20/97	48.53	242	82.40	412	170		
10	DELL COMPUTER CORP			10/31/97	39.96	399	82.40	824	425		
5	DELL COMPUTER CORP			05/05/98	86.56	432	82.40	412	(20)		
20	Security Sub-Total					1,073		1,648	575		
75	DOLLAR GENERAL CORP	DG		10/31/97	26.60	1,995	38.12	2,859	864	12	[illegible]
25	DOLLAR GENERAL CORP			02/26/98	36.94	923	38.12	953	30	4	[illegible]
100	Security Sub-Total					2,918		3,812	894	16	[illegible]
35	ELAN CORP PLC ADR	ELN		10/31/97	49.87	1,745	61.18	2,141	396		
10	ELAN CORP PLC ADR			12/11/97	52.88	528	61.18	611	83		
45	Security Sub-Total					2,273		2,752	479		
40	ERICSN LM TEL SEK10B ADR	ERICY		11/18/97	42.18	1,687	27.87	1,115	(572)	7	.67
40	ERICSN LM TEL SEK10B ADR			N/A	N/A	N/A	27.87	1,115	N/A	7	.67
80	Security Sub-Total					1,687		2,230	(572)	14	.67

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
55	FIRST DATA CORPORATION	FDC		05/11/98	34.60	1,903	33.25	1,828	(75)	4	.24
20	FANNIE MAE (USA) COM NPV	FNM		10/20/97	48.25	965	59.81	1,196	231	19	1.61
30	FANNIE MAE (USA) COM NPV			11/18/97	51.37	1,541	59.81	1,794	253	29	1.61
50	Security Sub-Total					2,506		2,990	484	48	1.61
15	GUIDANT CORP	GDT		12/10/97	63.62	954	64.43	966	12	1	.08
10	GUIDANT CORP			02/04/98	68.25	682	64.43	644	(38)	1	.08
25	Security Sub-Total					1,636		1,610	(26)	2	.08
25	GENL NUTRITION COS INC	GNCI		04/09/98	36.39	909	31.56	789	(120)		
20	GILLETTE CO	G		11/20/97	91.48	1,829	117.12	2,342	513	20	.87
30	HEALTH MGMT ASSOCS INC A	HMA		05/20/98	32.50	975	29.81	894	(81)		
5	HOUSEHOLD INTL INC	HI		10/20/97	111.00	555	135.31	676	121	6	.96
5	HOUSEHOLD INTL INC			12/10/97	127.87	639	135.31	676	37	6	.96
10	Security Sub-Total					1,194		1,352	158	12	.96
80	KOHLS CORP WISC PV 1CT	KSS		10/31/97	33.09	2,647	47.56	3,804	1,157		
30	LUCENT TECHNOLOGIES INC	LU		11/18/97	41.81	1,254	70.93	2,128	874	5	.23
10	LILLY ELI CO	LLY		10/31/97	67.87	678	61.37	613	(65)	8	1.30
35	LILLY ELI CO			11/18/97	67.56	2,364	61.37	2,148	(216)	28	1.30
45	Security Sub-Total					3,042		2,761	(281)	36	1.30

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
15	LOWES COMPANIES INC	LOW		03/17/98	69.68	1,045	79.18	1,187	142	3	.28
20	LOWES COMPANIES INC			03/26/98	72.02	1,440	79.18	1,583	143	4	.28
35	Security Sub-Total					2,485		2,770	285	7	.28
70	MBNA CORP COM	KRB		10/20/97	27.93	1,955	31.68	2,218	263	25	1.14
75	MBNA CORP COM			11/18/97	26.37	1,978	31.68	2,376	398	27	1.14
145	Security Sub-Total					3,933		4,594	661	52	1.14
10	MGIC INVT CORP WIS	MTG		10/20/97	58.81	588	60.12	601	13	1	.17
5	MGIC INVT CORP WIS			10/31/97	60.43	302	60.12	300	(2)	1	.17
15	Security Sub-Total					890		901	11	2	.17
10	MEDTRONIC INC	MDT		10/20/97	48.43	484	55.62	556	72	2	.40
30	MEDTRONIC INC			11/18/97	46.93	1,408	55.62	1,668	260	7	.40
40	Security Sub-Total					1,892		2,224	332	9	.40
20	MICROSOFT CORP	MSFT		10/20/97	65.81	1,316	84.81	1,696	380		
40	MICROSOFT CORP			10/31/97	65.25	2,610	84.81	3,392	782		
20	MICROSOFT CORP			11/18/97	67.09	1,341	84.81	1,696	355		
80	Security Sub-Total					5,267		6,784	1,517		
40	NEXTEL COMMUNICATIONS A	NXTL		03/16/98	29.83	1,193	23.56	942	(251)		
45	OFFICE DEPOT INC	ODP		05/18/98	31.18	1,403	29.50	1,327	(76)		
30	PAYCHEX INC	PAYX		10/20/97	25.54	766	36.00	1,080	314	7	.67

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
30	PAYCHEX INC			02/24/98	33.06	991	36.00	1,080	89	7	.67
60	Security Sub-Total					1,757		2,160	403	14	.67
25	PFIZER INC DEL PVS0.05	PFE		10/31/97	71.12	1,778	104.81	2,620	842	19	.73
20	PFIZER INC DEL PVS0.05			11/18/97	69.68	1,393	104.81	2,096	703	15	.73
5	PFIZER INC DEL PVS0.05			03/24/98	95.25	476	104.81	524	48	4	.73
50	Security Sub-Total					3,647		5,240	1,593	38	.73
50	SAFEWAY INC NEW	SWY		10/31/97	29.43	1,471	36.43	1,821	350		
30	SAFEWAY INC NEW			01/06/98	31.42	942	36.43	1,093	151		
80	Security Sub-Total					2,413		2,914	501		
25	STARWOOD H&R PAIRED CTFS	HOT		03/03/98	55.42	1,385	47.18	1,179	(206)	52	4.41
40	STATE STREET CORP	STT		10/20/97	59.87	2,395	68.93	2,757	362	19	.70
45	SCHERING PLOUGH CORP	SGP		01/22/98	71.52	3,218	83.62	3,763	545	40	1.05
30	SUNGARD DATA SYS INC	SDS		10/20/97	25.31	759	34.12	1,023	264		
15	SUNGARD DATA SYS INC			12/31/97	30.80	462	34.12	511	49		
45	Security Sub-Total					1,221		1,534	313		
30	TOSCO CORP NEW COM	TOS		10/31/97	31.68	950	31.75	952	2	7	.76
15	TELLABS INC DEL PV 1CT	TLAB		10/20/97	54.75	821	68.71	1,030	209		
60	TYCO INTL LTD NEW COM	TYC		10/20/97	41.50	2,490	55.37	3,322	832	6	.18

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
10	TYCO INTL LTD NEW COM			10/31/97	38.12	381	55.37	553	172	1	.18
70	Security Sub-Total					2,871		3,875	1,004	7	.18
45	WORLDCOM INC GA	WCOM		10/31/97	33.75	1,518	45.50	2,047	529		
50	WORLDCOM INC GA			11/18/97	31.68	1,584	45.50	2,275	691		
95	Security Sub-Total					3,102		4,322	1,220		
45	WARNR LAMBRT COMPANY	WLA		10/20/97	48.20	2,169	63.81	2,871	702	29	1.00
30	WARNR LAMBRT COMPANY			01/07/98	42.68	1,280	63.81	1,914	634	19	1.00
30	WARNR LAMBRT COMPANY			01/22/98	46.25	1,387	63.81	1,914	527	19	1.00
105	Security Sub-Total					4,836		6,699	1,863	67	1.00
	Total Equities					93,131		110,166	15,920	521	.47
	Total of Long Portfolio					96,027*		113,062	15,920 *	668	.59

* Excludes N/A Items

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/01	Stock Dividend	40	KOHLS CORP WISC PV 1CT HOLDING 40.0000			
05/05	Sale	-10	FANNIE MAE (USA) COM NPV EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 60.000000 TRADE DATE 04/30/98 CUS NO 313586109 SEC NO 28115 PRINCIPAL 600.00 SEC FEE 0.02			599.98
05/05	Sale	-40	GLOBAL MARINE INC NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 23.366600 TRADE DATE 04/30/98 CUS NO 379352404 SEC NO 32674 PRINCIPAL 934.66 SEC FEE 0.04			934.62
05/08	Purchase	5	COLGATE PALMOLIVE EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 89.303900 TRADE DATE 05/05/98 CUS NO 194162103 SEC NO 18417 PRINCIPAL 446.52		446.52	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/08	Purchase	5	DELL COMPUTER CORP WE MAKE A MKT IN ISSUE PRICE 86.562500 TRADE DATE 05/05/98 CUS NO 247025109 SEC NO 23128 PRINCIPAL 432.81 EXECUTED O.T.C. WE ACTED AS YOUR AGENT		432.81	
05/08	* Sale	-50	HEALTHSOUTH CORPORATION AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 30.094600 TRADE DATE 05/05/98 CUS NO 421924101 SEC NO 35869 PRINCIPAL 1504.73 SEC FEE 0.06			1,504.67
05/11	Purchase	25	BED BATH & BEYOND INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 48.280100 TRADE DATE 05/06/98 CUS NO 075896100 SEC NO 10211 PRINCIPAL 1207.00		1,207.00	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/12	• Sale	-5	HOUSEHOLD INTL INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 130.625000 TRADE DATE 05/07/98 CUS NO 441815107 SEC NO 37301 PRINCIPAL 653.13 SEC FEE 0.03			653.10
05/14	Purchase	55	FIRST DATA CORPORATION EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.602200 TRADE DATE 05/11/98 CUS NO 319963104 SEC NO 275J3 PRINCIPAL 1903.12		1,903.12	
05/20	• Sale	-15	ABS CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 50.111400 TRADE DATE 05/15/98 CUS NO 001301105 SEC NO 02121 PRINCIPAL 751.67 SEC FEE 0.03			751.64

VIRGINIA WARD TURNER

Monthly Activity

Security Transactions

Date	Transaction	Quantity	Description	Price	Debit	Credit
05/21	Purchase	45	OFFICE DEPOT INC EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.187500 TRADE DATE 05/18/98 CUS NO 676220106 SEC NO 57224 PRINCIPAL 1403.44		1,403.44	
05/26	Purchase	30	HEALTH MGMT ASSOCS INC A AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.500000 TRADE DATE 05/20/98 CUS NO 421933102 SEC NO 36183 PRINCIPAL 975.00		975.00	
05/26	Sale	-15	MEDTRONIC INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 52.188800 TRADE DATE 05/20/98 CUS NO 585055106 SEC NO 48047 PRINCIPAL 782.83 SEC FEE 0.03			782.80
05/29	Stock Dividend	40	ERICSN LM TEL SEK10B ADR HOLDING 40.0000			
05/29	Stock Dividend	20	PAYCHEX INC HOLDING 40.0000			
05/29	Stock Dividend	70	WARNR LAMBRT COMPANY HOLDING 35.0000			
			Net Total		1,141.08	

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
05/01	*	Dividend		CVS CORP DELAWARE COM HOLDING 35.0000			3.85
05/04	*	Dividend		TYCO INTL LTD NEW COM HOLDING 70.0000			1.75
05/15	*	Dividend		COLGATE PALMOLIVE HOLDING 15.0000			4.13
05/15	*	Dividend		PAYCHEX INC HOLDING 40.0000			3.60
05/26	*	Dividend		DOLLAR GENERAL CORP HOLDING 100.0000			4.00
05/26	*	Dividend		FANNIE MAE (USA) COM NPV HOLDING 60.0000			14.40
05/29	*	Dividend		SCHERING PLOUGH CORP HOLDING 45.0000			9.90
05/29		Share Dividend	15	CMA MONEY FUND			
05/29		Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28			.94
		Income Total		CMA MONEY FUND SHARE DIVIDEND			15.00
				Net Total			57.57

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VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	5,226.81	26,231.04

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/30	Opening Balance						
05/01	* Dividend		CVS CORP DELAWARE COM HOLDING 35.0000		3.85CR	527.44CR	3,453
05/01	Stock Dividend	40	KOHLS CORP WISC PV 1CT HOLDING 40.0000				
05/04	* Dividend		TYCO INTL LTD NEW COM HOLDING 70.0000		1.75CR	531.29CR	3,453
05/04	Purchase	531	CMA MONEY FUND		531.00	2.04CR	3,984

Account No.	Taxpayer No.	Statement Period	Page
[redacted]92	[redacted]	05/01/98 TO 05/29/98	50 OF 70

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/05	* Sale	-10	FANNIE MAE (USA) COM NPV		599.98CR		
05/05	* Sale	-40	GLOBAL MARINE INC NEW		936.62CR	1,536.64CR	[illegible]
05/06	Purchase	1,536	CMA MONEY FUND		1,536.00	[illegible]	5,520
05/08	Purchase	5	COLGATE PALMOLIVE		446.52		
05/08	Purchase	5	DELL COMPUTER CORP		432.81		
05/08	* Sale	-50	HEALTHSOUTH CORPORATION		1,504.67CR	625.98CR	5,520
05/11	Purchase	25	BED BATH & BEYOND INC		1,207.00		
05/11	Sale	-582	CMA MONEY FUND		582.00CR	.98CR	4,938
05/12	* Sale	-5	HOUSEHOLD INTL INC		653.10CR	654.08CR	4,938
05/14	Purchase	55	FIRST DATA CORPORATION		1,903.12		
05/14	Sale	-1,250	CMA MONEY FUND		1,250.00CR	.96CR	[illegible]
05/15	* Dividend		COLGATE PALMOLIVE HOLDING 15.0000		4.13CR		
05/15	* Dividend		PAYCHEX INC HOLDING 40.0000		3.60CR	8.69CR	[illegible]
05/18	Purchase	8	CMA MONEY FUND		8.00	.69CR	[illegible]
05/20	* Sale	-15	AES CORP		751.64CR	752.33CR	[illegible]
05/21	Purchase	45	OFFICE DEPOT INC		1,403.44		
05/21	Sale	-652	CMA MONEY FUND		652.00CR	.89CR	[illegible]
05/26	* Dividend		DOLLAR GENERAL CORP HOLDING 100.0000		4.00CR		
05/26	* Dividend		FANNIE MAE (USA) COM NPV HOLDING 60.0000		14.40CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/26	Purchase	30	HEALTH MGMT ASSOCS INC A		975.00		
05/26	* Sale	-15	MEDTRONIC INC		782.80CR		
05/26	Sale	-192	CMA MONEY FUND		192.00CR	19.09CR	2,852
05/27	Purchase	19	CMA MONEY FUND		19.00	.09CR	2,871
05/29	Stock Dividend	40	ERICSN LM TEL SEK10B ADR HOLDING 40.0000				
05/29	Stock Dividend	20	PAYCHEX INC HOLDING 40.0000				
05/29	* Dividend		SCHERING PLOUGH CORP HOLDING 45.0000		9.90CR		
05/29	Stock Dividend	70	WARNR LAMBRT COMPANY HOLDING 35.0000				
05/29	Share Dividend	15	CMA MONEY FUND				
05/29	Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28		.94CR		
05/29	Closing Balance				10.93CR	10.93CR	2,886

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VIRGINIA WARD TURNER

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PRIORITY CLIENT SERVICES

TOTAL ACCOUNT VALUE AS OF 06/30/1998 $123,099.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	05/29/98 Value	%	06/30/98 Value	%
Cash/Money Funds	2,896	3	2,780	2
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	110,166	97	120,319	98
Mutual Funds				
Options				
Other				
Long Market Value	113,062		123,099	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	113,062		123,099	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	14.30	141.80
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	45.31	294.88
Income Not Reported		
Total	59.61	436.68

Merrill Lynch Consults Service

Your Investment Manager:
PROVIDENT INVESTMENT COUNSEL

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

Merrill Lynch Consults® now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Investment Manager. We also encourage you to discuss your portfolio at least annually with your Investment Manager. Your Financial Consultant would be pleased to arrange such discussions.

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary

	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	2,896.93	
Net Credits & Debits	116.28DR	11,192.55DR
Closing Balance Cash & Money Funds	2,780.65	

Credits

	This Statement	Year-to-Date
Sales	7,417.83	33,648.87
Income	59.61	436.68
Funds Received		
Other		
Total Credits	7,477.44	34,085.55

Debits

	This Statement	Year-to-Date
Purchases	7,593.72	43,806.74
Withdrawals		1,471.36
Other		
Total Debits	7,593.72	45,278.10

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(489.01)	(2,075.13)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
15	GUIDANT CORP	12/10/97	06/18/98	980.59	954.38	26.21	ST
10	GUIDANT CORP	02/04/98	06/18/98	653.73	682.50	(28.77)	ST
10	LILLY ELI CO	10/31/97	06/09/98	635.03	678.76	(43.73)	ST
35	LILLY ELI CO	11/18/97	06/09/98	2,222.65	2,364.69	(142.04)	ST
10	MGIC INVT CORP WIS	10/20/97	06/15/98	589.16	588.13	1.03	ST
5	MGIC INVT CORP WIS	10/31/97	06/15/98	294.59	302.19	(7.60)	ST
25	STARWOOD H&R PAIRED CTFS	03/03/98	05/28/98	1,204.63	1,385.56	(180.93)	ST
30	TOSCO CORP NEW COM	10/31/97	06/17/98	837.45	950.63	(113.18)	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
2,780	CMA MONEY FUND		1.00	2,780	1.00	2,780			141	5.09

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	AIRTOUCH COMMUNCTNS DEL	ATI		01/30/98	44.01	1,100	58.43	1,460	360		
15	ASSOC FIRST CAP CORP CLA	AFS		10/31/97	63.68	955	76.93	1,154	199	6	.51
20	AES CORP	AES		10/31/97	40.31	806	52.56	1,051	245		
15	AES CORP			01/23/98	43.20	648	52.56	788	140		
35	Security Sub-Total					1,454		1,839	385		
20	AMERICA ONLINE INC DEL	AOL		02/18/98	55.93	1,118	105.12	2,102	984		
10	AMERICA ONLINE INC DEL			03/25/98	67.81	678	105.12	1,051	373		
30	Security Sub-Total					1,796		3,153	1,357		
20	AMER INTL GROUP INC	AIG		10/20/97	110.43	2,208	146.00	2,920	712	6	.23
25	BED BATH & BEYOND INC	BBBY		05/06/98	48.28	1,207	51.81	1,295	88		
70	CVS CORP DELAWARE COM			10/20/97	28.28	1,979	38.93	2,725	746	32	1.18
35	COSTCO COMPANIES INC	COST		10/20/97	38.37	1,343	63.06	2,207	864		
15	COSTCO COMPANIES INC			03/24/98	55.98	839	63.06	945	106		
50	Security Sub-Total					2,182		3,153	970		
25	CHANCELLOR MEDIA CORP	AMFM		03/30/98	46.45	1,161	49.65	1,241	80		
60	CENDANT CORP $0.01	CD		01/12/98	32.68	1,961	20.50	1,230	(731)		
20	CENDANT CORP $0.01			02/05/98	35.87	717	20.50	410	(307)		
15	CENDANT CORP $0.01			03/18/98	40.18	602	20.50	307	(294)		

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
20	CENDANT CORP $0.01			04/07/98	40.56	811	20.50	410	(401)		
115	Security Sub-Total					4,092		2,357	(1,733)		
22	CISCO SYSTEMS INC COM	CSCO		10/20/97	55.18	1,214	92.06	2,025	811		
10	CISCO SYSTEMS INC COM			04/15/98	70.12	701	92.06	920	219		
32	Security Sub-Total					1,915		2,945	1,030		
10	CLEAR CHANNEL COMMUNTNS	CCU		06/19/98	104.75	1,047	109.12	1,091	44		
15	COLGATE PALMOLIVE	CL		02/02/98	74.18	1,112	88.00	1,320	208	16	1.25
5	COLGATE PALMOLIVE			05/05/98	89.30	446	88.00	440	(6)	5	1.25
20	Security Sub-Total					1,559		1,760	202	22	1.25
5	DELL COMPUTER CORP	DELL		10/20/97	48.53	242	92.81	464	222		
10	DELL COMPUTER CORP			10/31/97	39.96	399	92.81	928	529		
5	DELL COMPUTER CORP			05/05/98	86.56	432	92.81	464	32		
20	Security Sub-Total					1,075		1,856	783		
75	DOLLAR GENL CORP PV$0.05	DG		10/31/97	26.60	1,995	39.56	2,967	972	12	.40
25	DOLLAR GENL CORP PV$0.05			02/26/98	36.94	923	39.56	989	66	4	.40
100	Security Sub-Total					2,918		3,956	1,038	16	.40
35	ELAN CORP PLC ADR	ELN		10/31/97	49.87	1,745	64.31	2,250	505		
10	ELAN CORP PLC ADR			12/11/97	52.88	528	64.31	643	115		
45	Security Sub-Total					2,274		2,894	620		

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
80	ERICSN LM TEL SEK10B ADR	ERICY		11/18/97	21.09	1,687	28.62	2,290	603	15	.65
55	FIRST DATA CORPORATION	FDC		05/11/98	34.60	1,903	33.31	1,832	(70)	4	.24
20	FANNIE MAE (USA) COM NPV	FNM		10/20/97	48.25	965	60.75	1,215	250	19	1.58
30	FANNIE MAE (USA) COM NPV			11/18/97	51.37	1,541	60.75	1,822	281	28	1.58
50	Security Sub-Total					2,506		3,037	531	48	1.58
25	GENL NUTRITION COS INC	GNCI		04/09/98	36.39	909	31.12	778	(130)		
40	GILLETTE CO	G		11/20/97	45.74	1,829	56.87	2,275	446	20	.89
30	HEALTH MGMT ASSOCS INC A	HMA		05/20/98	32.50	975	33.43	1,003	28		
15	HOME DEPOT INC	HD		06/11/98	81.43	1,221	83.06	1,245	24	3	.28
15	HOUSEHOLD INTL INC	HI		10/20/97	37.00	555	49.75	746	191	9	1.20
15	HOUSEHOLD INTL INC			12/10/97	42.62	639	49.75	746	107	9	1.20
30	Security Sub-Total					1,194		1,492	298	18	1.20
80	KOHLS CORP WISC PV 1CT	KSS		10/31/97	33.09	2,647	51.87	4,150	1,503		
30	LUCENT TECHNOLOGIES INC	LU		11/18/97	41.81	1,254	83.18	2,495	1,241	4	.19
15	LOWES COMPANIES INC	LOW		03/17/98	69.68	1,045	40.56	608	N/A	1	.29
20	LOWES COMPANIES INC			03/26/98	72.02	1,440	40.56	811	N/A	2	.29
10	LOWES COMPANIES INC			06/03/98	78.08	780	40.56	405	N/A	1	.29

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
45 @	LOWES COMPANIES INC			N/A	N/A	N/A	40.56	1,825	N/A	5	.29
	DIVIDEND PENDING 07/02										
90	Security Sub-Total					3,266		3,650	N/A	10	.29
70	MBNA CORP COM	KRB		10/20/97	27.93	1,955	33.06	2,314	359	25	1.08
75	MBNA CORP COM			11/18/97	26.37	1,978	33.06	2,479	501	27	1.08
145	Security Sub-Total					3,933		4,793	860	52	1.08
10	MEDTRONIC INC	MDT		10/20/97	48.43	484	63.75	637	153	2	.40
30	MEDTRONIC INC			11/18/97	46.93	1,408	63.75	1,912	504	7	.40
40	Security Sub-Total					1,892		2,550	657	10	.40
20	MICROSOFT CORP	MSFT		10/20/97	65.81	1,316	108.37	2,167	851		
40	MICROSOFT CORP			10/31/97	65.25	2,610	108.37	4,335	1,725		
20	MICROSOFT CORP			11/18/97	67.09	1,341	108.37	2,167	826		
80	Security Sub-Total					5,268		8,670	3,402		
40	NEXTEL COMMUNICATIONS A	NXTL		03/16/98	29.83	1,193	24.87	995	(198)		
45	OFFICE DEPOT INC	ODP		05/18/98	31.18	1,403	31.56	1,420	17		
30	PAYCHEX INC	PAYX		10/20/97	25.54	766	40.68	1,220	454	7	.58
30	PAYCHEX INC			02/24/98	33.06	991	40.68	1,220	229	7	.58
60	Security Sub-Total					1,758		2,441	683	14	.58

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	PFIZER INC DEL PV$0.05	PFE		10/31/97	71.12	1,778	108.68	2,717	939	19	.69
20	PFIZER INC DEL PV$0.05			11/18/97	69.68	1,393	108.68	2,173	780	15	.69
5	PFIZER INC DEL PV$0.05			03/24/98	95.25	476	108.68	543	67	3	.69
50	Security Sub-Total					3,648		5,434	1,786	38	.69
15	ROBERTHALF INTL INC COM	RHI		06/22/98	56.12	841	55.87	838	(2)		
50	SAFEWAY INC NEW	SWY		10/31/97	29.43	1,471	40.68	2,034	563		
30	SAFEWAY INC NEW			01/06/98	31.42	942	40.68	1,220	278		
80	Security Sub-Total					2,414		3,254	841		
11	SAP AK SPSD ADR	SAPHY		06/16/98	212.00	2,332	226.50	2,491	159	4	.16
40	STATE STREET CORP	STT		10/20/97	59.87	2,395	69.50	2,780	385	20	.74
45	SCHERING PLOUGH CORP	SGP		01/22/98	71.52	3,218	91.62	4,123	905	39	.96
15	SCHERING PLOUGH CORP			06/10/98	91.32	1,369	91.62	1,374	5	13	.96
60	Security Sub-Total					4,588		5,497	910	52	.96
30	SUNGARD DATA SYS INC	SDS		10/20/97	25.31	759	38.37	1,151	392		
15	SUNGARD DATA SYS INC			12/31/97	30.80	462	38.37	575	113		
45	Security Sub-Total					1,221		1,726	505		
15	TELLABS INC DEL PV 1CT	TLAB		10/20/97	54.75	821	71.62	1,074	253		
60	TYCO INTL LTD NEW COM	TYC		10/20/97	41.50	2,490	63.00	3,780	1,290	6	.15

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VIRGINIA WARD TURNER

PRIORITY CLIENT SERVICES

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
10	TYCO INTL LTD NEW COM			10/31/97	38.12	381	63.00	630	249	1	.15
70	Security Sub-Total					2,871		4,410	1,539	7	.15
45	WORLDCOM INC GA	WCOM		10/31/97	33.75	1,518	48.43	2,179	661		
50	WORLDCOM INC GA			11/18/97	31.68	1,584	48.43	2,421	837		
95	Security Sub-Total					3,103		4,601	1,498		
45	WARNR LAMBRT COMPANY	WLA		10/20/97	48.20	2,169	69.37	3,121	952	28	.92
30	WARNR LAMBRT COMPANY			01/07/98	42.68	1,280	69.37	2,081	801	19	.92
30	WARNR LAMBRT COMPANY			01/22/98	46.25	1,387	69.37	2,081	694	19	.92
105	Security Sub-Total					4,837		7,284	2,447	67	.92
	Total Equities					92,850		120,319	27,097	474	.39
	Total of Long Portfolio					95,630*		123,099	27,097 *	616	.50

* - Excludes N/A Items

@ - These shares result from a stock dividend or split and will be payable to your account on the date shown. The market price has been changed to reflect that dividend or split. The unit cost will be adjusted on the payable-date.

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/02	• Sale	-25	STARWOOD H&R PAIRED CTFS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 48.187300 TRADE DATE 05/28/98 CUS NO 85590520 SEC NO 666J4 PRINCIPAL 1204.681 SEC FEE 0.050	48.187		1,204.63
06/05	Stock Dividend	20	HOUSEHOLD INTL INC HOLDING 10.0000			
06/08	Purchase	10	LOWES COMPANIES INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 78.088200 TRADE DATE 06/03/98 CUS NO 54866110 SEC NO 45714 PRINCIPAL 780.887	78.088	780.88	
06/11	Stock Dividend	20	GILLETTE CO HOLDING 20.0000			

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/12	• Sale	-45	LILLY ELI CO EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 63.506300 TRADE DATE 06/09/98 CUS NO 53245710 SEC NO 44534 PRINCIPAL 2857.782 SEC FEE 0.100	63.506		2,857.68
06/15	Purchase	15	SCHERING PLOUGH CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 91.324700 TRADE DATE 06/10/98 CUS NO 80660510 SEC NO 67217 PRINCIPAL 1369.871	91.324	1,369.87	
06/16	Purchase	15	HOME DEPOT INC EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 81.437500 TRADE DATE 06/11/98 CUS NO 43707610 SEC NO 36780 PRINCIPAL 1221.561 SEE A ON STATEMENT DISCLOSURE	81.437	1,221.56	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/18	• Sale	-15	MCIC INVT CORP WIS AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 58.918400 TRADE DATE 06/18/98 CUS NO 55284810 SEC NO 46557 PRINCIPAL 883.788 SEC FEE 0.030	65.375		883.75
06/19	Stock Dividend	35	CVS CORP DELAWARE COM HOLDING 35.0000			
06/19	Purchase	11	SAP AK SPSD ADR WE MAKE A MKT IN ISSUE PRICE 212.000000 TRADE DATE 06/16/98 CUS NO 80305420 SEC NO 666T6 PRINCIPAL 2332.002 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	212.000	2,332.00	
06/22	• Sale	-30	TOSCO CORP NEW COM AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.915900 TRADE DATE 06/17/98 CUS NO 89149030 SEC NO 733J9 PRINCIPAL 837.488 SEC FEE 0.030	27.915		837.45

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/23	Sale	-25	GUIDANT CORP EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 65.375000 TRADE DATE 06/18/98 CUS NO 40169810 SEC NO 312F3 PRINCIPAL 1634.381 SEC FEE 0.060	65.375		1,634.32
06/24	Purchase	10	CLEAR CHANNEL COMMUNTNS EXCTD DUAL AGT EXECUTED 100PC PBW AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 104.750000 TRADE DATE 06/19/98 CUS NO 18450210 SEC NO 17804 PRINCIPAL 1047.501	104.750	1,047.50	
06/25	Purchase	15	ROBERTHALF INTL INC COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 56.127100 TRADE DATE 06/22/98 CUS NO 77032310 SEC NO 65249 PRINCIPAL 841.918	56.127	841.91	
			Net Total		175.89	

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Statement Period 05/30/98 TO 06/30/98

Account No. [redacted]92

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
06/01	* Dividend		ASSOC FIRST CAP CORP CLA HOLDING 15.0000			1.50
06/01	* Dividend		LUCENT TECHNOLOGIES INC HOLDING 30.0000			1.20
06/01	* Dividend		MGIC INVT CORP WIS HOLDING 15.0000			.38
06/05	* Dividend		GILLETTE CO HOLDING 20.0000			5.10
06/10	* Dividend		LILLY ELI CO HOLDING 45.0000			9.00
06/10	* Dividend		WARNR LAMBRT COMPANY HOLDING 35.0000			16.80
06/11	* Dividend		PFIZER INC DEL PV$0.05 HOLDING 50.0000			9.50
06/12	* Dividend		AMERICA ONLINE INC DEL HOLDING 30.0000			.02
06/16	* Dividend		GUIDANT CORP HOLDING 25.0000			.31
06/19	* Dividend		AMER INTL GROUP INC HOLDING 20.0000			1.50
06/30	Share Dividend	14	CMA MONEY FUND			
06/30	Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29			.30
	Income Total		CMA MONEY FUND SHARE DIVIDEND			14.00
			Net Total			59.61

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	7,417.83	33,648.87

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/29	Opening Balance					10.93CR	2,886
06/01	* Dividend		ASSOC FIRST CAP CORP CLA HOLDING 15.0000		1.50CR		
06/01	* Dividend		LUCENT TECHNOLOGIES INC HOLDING 30.0000		1.20CR		
06/01	* Dividend		MGIC INVT CORP WIS HOLDING 15.0000		.38CR		
06/01	Purchase	10	CMA MONEY FUND		10.00	4.01CR	2,896

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/02	* Sale	-25	STARWOOD H&R PAIRED CTFS	48.187	1,204.63CR	1,208.64CR	2,896
06/03	Purchase	1,208	CMA MONEY FUND		1,208.00	.64CR	4,104
06/05	* Dividend		GILLETTE CO HOLDING 20.0000		5.10CR		
06/05	Stock Dividend	20	HOUSEHOLD INTL INC HOLDING 10.0000			5.74CR	4,104
06/08	Purchase	10	LOWES COMPANIES INC	78.088	780.88		
06/08	Sale	-776	CMA MONEY FUND		776.00CR	.86CR	3,328
06/10	* Dividend		LILLY ELI CO HOLDING 45.0000		9.00CR		
06/10	* Dividend		WARNR LAMBRT COMPANY HOLDING 35.0000		16.80CR	26.66CR	3,328
06/11	Stock Dividend	20	GILLETTE CO HOLDING 20.0000				
06/11	* Dividend		PFIZER INC DEL PVS0.05 HOLDING 50.0000		9.50CR	36.16CR	3,328
06/12	* Dividend		AMERICA ONLINE INC DEL HOLDING 30.0000		.02CR		
06/12	* Sale	-45	LILLY ELI CO	63.506	2,857.68CR	2,893.86CR	3,328
06/15	Purchase	15	SCHERING PLOUGH CORP	91.324	1,369.87		
06/15	Purchase	1,523	CMA MONEY FUND		1,523.00	.99CR	4,851
06/16	* Dividend		GUIDANT CORP HOLDING 25.0000		.31CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/16	Purchase	15	HOME DEPOT INC	81.437	1,221.56		
06/16	Sale	-1,221	CMA MONEY FUND		1,221.00CR	.74CR	3,630
06/18	* Sale	-15	MGIC INVT CORP WIS	65.375	883.75CR	884.49CR	3,630
06/19	* Dividend		AMER INTL GROUP INC HOLDING 20.0000		1.50CR		
06/19	Stock Dividend	35	CVS CORP DELAWARE COM HOLDING 35.0000				
06/19	Purchase	11	SAP AK SPSD ADR	212.000	2,332.00		
06/19	Sale	-1,448	CMA MONEY FUND		1,448.00CR	1.99CR	2,182
06/22	* Sale	-30	TOSCO CORP NEW COM	27.915	837.45CR		
06/22	Purchase	1	CMA MONEY FUND		1.00	838.44CR	2,183
06/23	* Sale	-25	GUIDANT CORP	65.375	1,634.32CR	2,472.76CR	2,183
06/24	Purchase	10	CLEAR CHANNEL COMMUNTNS	104.750	1,047.50		
06/24	Purchase	1,425	CMA MONEY FUND		1,425.00	.26CR	3,608
06/25	Purchase	15	ROBERTHALF INTL INC COM	56.127	841.91		
06/25	Sale	-842	CMA MONEY FUND		842.00CR	.35CR	2,766
06/30	Share Dividend	14	CMA MONEY FUND				
06/30	Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29		.30CR		
06/30	Closing Balance				.65CR	.65CR	2,780

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VIRGINIA WARD TURNER

PRIORITY CLIENT SERVICES

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PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 07/31/1998 $124,006.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	06/30/98 Value	%	07/31/98 Value	%
Cash/Money Funds	2,780	2	4,656	4
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	120,319	98	119,350	96
Mutual Funds				
Options				
Other				
Long Market Value	123,099		124,006	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	123,099		124,006	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	19.97	161.77
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	30.95	325.83
Income Not Reported		
Total	50.92	487.60

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Your Investment Manager:
PROVIDENT INVESTMENT COUNSEL

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Bulletin

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Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	2,780.65	
Net Credits & Debits	1,875.49	9,317.06DR
Closing Balance Cash & Money Funds	4,656.14	

Credits	This Statement	Year-to-Date
Sales	7,304.60	40,953.47
Income	50.92	487.60
Funds Received		
Other		
Total Credits	7,355.52	41,441.07

Debits	This Statement	Year-to-Date
Purchases	4,704.07	48,510.81
Withdrawals		
Other	775.96	2,247.32
Total Debits	5,480.03	50,758.13

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(1,446.61)	(3,521.74)
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
60	CENDANT CORP $0.01	01/12/98	07/15/98	933.71	1,961.25	(1,027.54)	ST
20	CENDANT CORP $0.01	02/05/98	07/15/98	311.24	717.50	(406.26)	ST
15	CENDANT CORP $0.01	03/18/98	07/15/98	233.43	602.81	(369.38)	ST
20	CENDANT CORP $0.01	04/07/98	07/15/98	311.25	811.22	(499.97)	ST
15	CISCO SYSTEMS INC COM	10/20/97	07/09/98	1,421.62	827.76	593.86	ST
10	FANNIE MAE (USA) COM NPV	10/20/97	07/13/98	662.47	482.50	179.97	ST
25	GENL NUTRITION COS INC	04/09/98	07/07/98	785.37	909.89	(124.52)	ST
15	GILLETTE CO	11/20/97	07/02/98	880.40	686.10	194.30	ST
20	MBNA CORP COM	10/20/97	07/10/98	701.40	558.75	142.65	ST
40	NEXTEL COMMUNICATIONS A	03/16/98	07/02/98	1,063.71	1,193.43	(129.72)	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			7		7				
4,649	CMA MONEY FUND		1.00	4,649	1.00	4,649			237	5.10
	Total Cash/Money Funds			4,656		4,656			237	5.10

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	AIRTOUCH COMMUNCTNS DEL	ATI		01/30/98	44.01	1,100	58.81	1,470	370		
5	AIRTOUCH COMMUNCTNS DEL			07/22/98	62.87	314	58.81	294	(19)		
30	Security Sub-Total					1,414		1,764	351		
15	ASSOC FIRST CAP CORP CLA	AFS		10/31/97	63.68	955	77.68	1,165	210	6	.51
45	ALCATEL ALSTHOM SPON ADR	ALA		07/23/98	43.68	1,965	39.37	1,771	(193)	14	.81
20	AES CORP	AES		10/31/97	40.31	806	45.81	916	110		
15	AES CORP			01/23/98	43.20	648	45.81	687	39		
35	Security Sub-Total					1,454		1,603	149		
20	AMERICA ONLINE INC DEL	AOL		02/18/98	55.93	1,118	117.12	2,342	1,224		
10	AMERICA ONLINE INC DEL			03/25/98	67.81	678	117.12	1,171	493		
30	Security Sub-Total					1,796		3,513	1,717		
20	AMER INTL GROUP INC	AIG		10/20/97	110.43	2,208	150.81	3,016	808	6	.22
25	BED BATH & BEYOND INC	BBBY		05/06/98	48.28	1,207	43.12	1,078	(128)		
70	CVS CORP DELAWARE COM			10/20/97	28.28	1,979	41.00	2,870	891	32	1.12
35	COSTCO COMPANIES INC	COST		10/20/97	38.37	1,343	56.75	1,986	643		
15	COSTCO COMPANIES INC			03/24/98	55.98	839	56.75	851	12		
50	Security Sub-Total					2,182		2,837	655		

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
25	CHANCELLOR MEDIA CORP	AMFM		03/30/98	46.45	1,161	48.25	1,206	45		
7	CISCO SYSTEMS INC COM	CSCO		10/20/97	55.18	386	95.75	670	284		
10	CISCO SYSTEMS INC COM			04/15/98	70.12	701	95.75	957	256		
17	Security Sub-Total					1,087		1,627	540		
10	CLEAR CHANNEL COMMUNTNS	CCU		06/19/98	104.75	1,047	56.18	561	N/A		
10	CLEAR CHANNEL COMMUNTNS			N/A	N/A	N/A	56.18	561	N/A		
	DIVIDEND PENDING 08/03										
20	Security Sub-Total					1,047		1,123	N/A		
15	COLGATE PALMOLIVE	CL		02/02/98	74.18	1,112	92.25	1,383	271	16	1.19
5	COLGATE PALMOLIVE			05/05/98	89.30	446	92.25	461	15	5	1.19
20	Security Sub-Total					1,559		1,845	286	22	1.19
5	DELL COMPUTER CORP	DELL		10/20/97	48.53	242	108.59	542	300		
10	DELL COMPUTER CORP			10/31/97	39.96	399	108.59	1,085	686		
5	DELL COMPUTER CORP			05/05/98	86.56	432	108.59	542	110		
20	Security Sub-Total					1,075		2,171	1,096		
75	DOLLAR GENL CORP PV$0.05	DG		10/31/97	26.60	1,995	41.00	3,075	1,080	12	.39
25	DOLLAR GENL CORP PV$0.05			02/26/98	36.94	923	41.00	1,025	102	4	.39
100	Security Sub-Total					2,918		4,100	1,182	16	.39
35	ELAN CORP PLC ADR	ELN		10/31/97	49.87	1,745	72.00	2,520	775		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
10	ELAN CORP PLC ADR			12/11/97	52.88	528	72.00	720	192		
45	Security Sub-Total					2,274		3,240	967		
80	ERICSN LM TEL SEK10B ADR	ERICY		11/18/97	21.09	1,687	27.68	2,214	527	15	.67
55	FIRST DATA CORPORATION	FDC		05/11/98	34.60	1,903	28.93	1,591	(311)	4	.27
10	FANNIE MAE (USA) COM NPV	FNM		10/20/97	48.25	482	61.50	615	133	9	1.56
30	FANNIE MAE (USA) COM NPV			11/18/97	51.37	1,541	61.50	1,845	304	28	1.56
40	Security Sub-Total					2,023		2,460	437	38	1.56
25	GILLETTE CO	G		11/20/97	45.74	1,143	52.25	1,306	163	12	.97
45	HEALTH MGMT ASSOCS INC A	HMA		05/20/98	21.66	975	23.50	1,057	82		
30	HOME DEPOT INC	HD		06/11/98	40.71	1,221	41.87	1,256	35	3	.28
15	HOUSEHOLD INTL INC	HI		10/20/97	37.00	555	49.75	746	191	9	1.20
15	HOUSEHOLD INTL INC			12/10/97	42.62	639	49.75	746	107	9	1.20
30	Security Sub-Total					1,194		1,492	298	18	1.20
80	KOHLS CORP WISC PV 1CT	KSS		10/31/97	33.09	2,647	49.00	3,920	1,273		
30	LUCENT TECHNOLOGIES INC	LU		11/18/97	41.81	1,254	92.37	2,771	1,517	4	.17
30	LOWES COMPANIES INC	LOW		03/17/98	34.84	1,045	38.50	1,155	110	3	.31
40	LOWES COMPANIES INC			03/26/98	36.01	1,440	38.50	1,540	100	4	.31

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
20	LOWES COMPANIES INC			06/03/98	39.04	780	38.50	770	(10)	2	.31
90	Security Sub-Total					3,266		3,465	200	10	.31
50	MBNA CORP COM	KRB		10/20/97	27.93	1,396	33.50	1,675	279	18	1.07
75	MBNA CORP COM			11/18/97	26.37	1,978	33.50	2,512	534	27	1.07
125	Security Sub-Total					3,375		4,187	813	45	1.07
10	MEDTRONIC INC	MDT		10/20/97	48.43	484	61.93	619	135	2	.41
30	MEDTRONIC INC			11/18/97	46.93	1,408	61.93	1,858	450	7	.41
40	Security Sub-Total					1,892		2,477	585	10	.41
20	MICROSOFT CORP	MSFT		10/20/97	65.81	1,316	109.93	2,198	882		
40	MICROSOFT CORP			10/31/97	65.25	2,610	109.93	4,397	1,787		
20	MICROSOFT CORP			11/18/97	67.09	1,341	109.93	2,198	857		
80	Security Sub-Total					5,268		8,794	3,526		
45	OFFICE DEPOT INC	ODP		05/18/98	31.18	1,403	32.50	1,462	59		
30	PAYCHEX INC	PAYX		10/20/97	25.54	766	40.43	1,213	447	7	.59
30	PAYCHEX INC			02/24/98	33.06	991	40.43	1,213	222	7	.59
60	Security Sub-Total					1,758		2,426	669	14	.59
25	PFIZER INC DEL PV$0.05	PFE		10/31/97	71.12	1,778	109.81	2,745	967	19	.69
20	PFIZER INC DEL PV$0.05			11/18/97	69.68	1,393	109.81	2,196	803	15	.69
5	PFIZER INC DEL PV$0.05			03/24/98	95.25	476	109.81	549	73	3	.69
50	Security Sub-Total					3,648		5,490	1,843	38	.69

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
15	ROBERTHALF INTL INC COM	RHI		06/22/98	56.12	841	53.56	803	(37)		
50	SAFEWAY INC NEW	SWY		10/31/97	29.43	1,471	44.75	2,237	766		
30	SAFEWAY INC NEW			01/06/98	31.42	942	44.75	1,342	400		
80	Security Sub-Total					2,414		3,580	1,166		
11	SAP AK SPSD ADR	SAPHY		06/16/98	212.00	2,332	61.50	676	(1,655)	1	.15
33	SAP AK SPSD ADR			N/A	N/A	N/A	61.50	2,029	N/A	3	.15
44	Security Sub-Total					2,332		2,706	(1,655)	4	.15
40	STATE STREET CORP	STT		10/20/97	59.87	2,395	69.43	2,777	382	20	.74
45	SCHERING PLOUGH CORP	SGP		01/22/98	71.52	3,218	96.75	4,353	1,135	39	.90
15	SCHERING PLOUGH CORP			06/10/98	91.32	1,369	96.75	1,451	82	13	.90
60	Security Sub-Total					4,588		5,805	1,217	52	.90
30	SUNGARD DATA SYS INC	SDS		10/20/97	25.31	759	35.62	1,068	309		
15	SUNGARD DATA SYS INC			12/31/97	30.80	462	35.62	534	72		
45	Security Sub-Total					1,221		1,603	381		
15	TELLABS INC DEL PV 1CT	TLAB		10/20/97	54.75	821	75.28	1,129	308		
60	TYCO INTL LTD NEW COM	TYC		10/20/97	41.50	2,490	61.93	3,716	1,226	6	.16
10	TYCO INTL LTD NEW COM			10/31/97	38.12	381	61.93	619	238	1	.16
15	TYCO INTL LTD NEW COM			07/14/98	67.00	1,005	61.93	929	(75)	1	.16
85	Security Sub-Total					3,876		5,264	1,389	8	.16

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VIRGINIA WARD TURNER

PRIORITY CLIENT CMA ACCOUNT

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
45	WORLDCOM INC GA	WCOM		10/31/97	33.75	1,518	52.87	2,379	861		
50	WORLDCOM INC GA			11/18/97	31.68	1,584	52.87	2,643	1,059		
20	WORLDCOM INC GA			07/08/98	50.68	1,013	52.87	1,057	44		
115	Security Sub-Total					4,116		6,080	1,964		
45	WARNR LAMBRT COMPANY	WLA		10/20/97	48.20	2,169	75.37	3,391	1,222	28	.84
30	WARNR LAMBRT COMPANY			01/07/98	42.68	1,280	75.37	2,261	981	19	.84
30	WARNR LAMBRT COMPANY			01/22/98	46.25	1,387	75.37	2,261	874	19	.84
5	WARNR LAMBRT COMPANY			07/22/98	81.00	405	75.37	376	(28)	3	.84
110	Security Sub-Total					5,242		8,291	3,049	70	.84
	Total Equities					88,802		119,350	28,456	469	.39
	Total of Long Portfolio					93,459*		124,006	28,456 *	706	.57

* - Excludes N/A items

@ - These shares result from a stock dividend or split and will be payable to your account on the date shown. The market price has been changed to reflect that dividend or split. The unit cost will be adjusted on the payable-date.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
07/02		Stock Dividend	45	LOWES COMPANIES INC HOLDING 45.0000			
07/08	*	Sale	-15	GILLETTE CO EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 58.695300 TRADE DATE 07/02/98 CUS NO 37576610 SEC NO 32440 PRINCIPAL 880.438 SEC FEE 0.030	58.695		880.40
07/08	*	Sale	-40	NEXTEL COMMUNICATIONS A EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 26.593800 TRADE DATE 07/02/98 CUS NO 65332V10 SEC NO 52247 PRINCIPAL 1063.751 SEC FEE 0.040	26.593		1,063.71
07/09		Stock Dividend	15	HOME DEPOT INC HOLDING 15.0000			

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/10	Sale	-25	GENL NUTRITION COS INC EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.415900 TRADE DATE 07/07/98 CUS NO 37047F10 SEC NO 31819 PRINCIPAL 785.407 SEC FEE 0.030	31.415		785.37
07/13	Purchase	20	WORLDCOM INC GA WE MAKE A MKT IN ISSUE PRICE 50.687500 TRADE DATE 07/08/98 CUS NO 98155K10 SEC NO 8CBK9 PRINCIPAL 1013.751 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	50.687	1,013.75	
07/14	Sale	-15	CISCO SYSTEMS INC COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE AS OF 07/09 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 94.778000 TRADE DATE 07/10/98 CUS NO 17275R10 SEC NO 17179 PRINCIPAL 1421.671 SEC FEE 0.050	94.778		1,421.62

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/15	• Sale	-20	MBNA CORP COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.071700 TRADE DATE 07/10/98 CUS NO 55262L10 SEC NO 46399 PRINCIPAL 701.437 SEC FEE 0.030	35.071		701.40
07/16	• Sale	-10	FANNIE MAE (USA) COM NPV EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 66.250000 TRADE DATE 07/13/98 CUS NO 31358610 SEC NO 28115 PRINCIPAL 662.506 SEC FEE 0.030	66.250		662.47
07/17	Purchase	15	TYCO INTL LTD NEW COM EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 67.000000 TRADE DATE 07/14/98 CUS NO 90212410 SEC NO 74A88 PRINCIPAL 1005.001	67.000	1,005.00	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/20	Sale	-115	CENDANT CORP $0.01 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 15.562500 TRADE DATE 07/15/98 CUS NO 15131310 SEC NO 13788 PRINCIPAL 1789.691 SEC FEE 0.060	15.562		1,789.63
07/23	Stock Dividend	15	HEALTH MGMT ASSOCS INC A HOLDING 30.0000			
07/27	Purchase	5	AIRTOUCH COMMUNCTNS DEL EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 62.875000 TRADE DATE 07/22/98 CUS NO 00949T10 SEC NO 003Y2 PRINCIPAL 314.383	62.875	314.38	
07/27	Purchase	5	WARNR LAMBRT COMPANY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 81.000000 TRADE DATE 07/22/98 CUS NO 93448810 SEC NO 80251 PRINCIPAL 405.004	81.000	405.00	

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PRIORITY CLIENT CMA ACCOUNT

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/28	Purchase	45	ALCATEL ALSTHOM SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 43.687500 TRADE DATE 07/23/98 CUS NO 01390430 SEC NO 02069 PRINCIPAL 1965.941	43.687	1,965.94	
07/31	Stock Dividend	33	SAP AK SPSD ADR HOLDING 11.0000			
			Net Total			2,600.53
			Dividends and Interest			
07/01	* Dividend		MBNA CORP COM HOLDING 145.0000			13.05
07/01	* Dividend		TOSCO CORP NEW COM HOLDING 30.0000			1.80
07/15	* Dividend		FIRST DATA CORPORATION HOLDING 55.0000			1.10
07/15	* Dividend		HOUSEHOLD INTL INC HOLDING 30.0000			4.50
07/15	* Dividend		STATE STREET CORP HOLDING 40.0000			5.20
07/31	* Dividend		LOWES COMPANIES INC HOLDING 90.0000			2.70
07/31	* Dividend		MEDTRONIC INC HOLDING 40.0000			2.60
07/31	Share Dividend	19	CMA MONEY FUND			

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
07/31	Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30			.97
	Income Total		CMA MONEY FUND SHARE DIVIDEND			19.00
			Net Total			50.92
			Other Activity			
07/10	Journal Entry		ML CONSULTS FEE 3Q1998		775.96	
			Net Total		775.96	

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VIRGINIA WARD TURNER

PRIORITY CLIENT CMA ACCOUNT

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	7,304.60	40,953.47

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/30	Opening Balance						
07/01	* Dividend		MBNA CORP COM HOLDING 145.0000		13.05CR	.65CR	2,780
07/01	* Dividend		TOSCO CORP NEW COM HOLDING 30.0000		1.80CR		
07/02	Stock Dividend	45	LOWES COMPANIES INC HOLDING 45.0000			15.50CR	2,780
07/06	Purchase	15	CMA MONEY FUND		15.00	15.50CR .50CR	2,780 2,795

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 CODE # 6060 Statement Period 07/01/98 TO 07/31/98 Account No. [redacted]92 008007

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/08	Sale	-15	GILLETTE CO	58.695	880.40CR		
07/08	Sale	-40	NEXTEL COMMUNICATIONS A	26.593	1,063.71CR	1,944.61CR	2,795
07/09	Stock Dividend	15	HOME DEPOT INC HOLDING 15.0000				
07/09	Purchase	1,944	CMA MONEY FUND		1,944.00	.61CR	4,739
07/10	Journal Entry		ML CONSULTS FEE 3Q1998		775.96		
07/10	Sale	-25	GENL NUTRITION COS INC	31.415	785.37CR		
07/10	Sale	-776	CMA MONEY FUND		776.00CR	786.02CR	3,963
07/13	Purchase	20	WORLDCOM INC GA	50.687	1,013.75		
07/13	Sale	-228	CMA MONEY FUND		228.00CR	.27CR	3,735
07/14	Sale	-15	CISCO SYSTEMS INC COM	94.778	1,421.62CR	1,421.89CR	3,735
07/15	Dividend		FIRST DATA CORPORATION HOLDING 55.0000		1.10CR		
07/15	Dividend		HOUSEHOLD INTL INC HOLDING 30.0000		4.50CR		
07/15	Sale	-20	MBNA CORP COM	35.071	701.40CR		
07/15	Dividend		STATE STREET CORP HOLDING 40.0000		5.20CR		
07/15	Purchase	1,421	CMA MONEY FUND		1,421.00	713.09CR	5,156
07/16	Sale	-10	FANNIE MAE (USA) COM NPV	66.250	662.47CR	1,375.56CR	5,156
07/17	Purchase	15	TYCO INTL LTD NEW COM	67.000	1,005.00	370.56CR	5,156

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Statement Period 07/01/98 TO 07/31/98

Account No. [redacted]

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/20	* Sale	-115	CENDANT CORP $0.01	15.562	1,789.63CR		
07/20	Purchase	370	CMA MONEY FUND		370.00	1,790.19CR	5,526
07/21	Purchase	1,790	CMA MONEY FUND		1,790.00	.19CR	7,316
07/23	Stock Dividend	15	HEALTH MGMT ASSOCS INC A HOLDING 30.0000			.19CR	7,316
07/27	Purchase	5	AIRTOUCH COMMUNCTNS DEL	62.875	314.38		
07/27	Purchase	5	WARNR LAMBRT COMPANY	81.000	405.00		
07/27	Sale	-720	CMA MONEY FUND		720.00CR	.81CR	6,596
07/28	Purchase	45	ALCATEL ALSTHOM SPON ADR	43.687	1,965.94		
07/28	Sale	-1,966	CMA MONEY FUND		1,966.00CR	.87CR	4,630
07/31	* Dividend		LOWES COMPANIES INC HOLDING 90.0000		2.70CR		
07/31	* Dividend		MEDTRONIC INC HOLDING 40.0000		2.60CR		
07/31	Stock Dividend	33	SAP AK SPSD ADR HOLDING 11.0000				
07/31	Share Dividend	19	CMA MONEY FUND				
07/31	Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30		.97CR		
07/31	Closing Balance				7.14CR	7.14CR	4,649

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PRIORITY CLIENT CMA ACCOUNT

TOTAL ACCOUNT VALUE AS OF 08/31/1998 $35.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	07/31/98 Value	%	08/31/98 Value	%
Cash/Money Funds	4,656	4	35	100
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	119,350	96		
Mutual Funds				
Options				
Other				
Long Market Value	124,006		35	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	124,006		35	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	13.07	174.84
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	37.68	363.51
Income Not Reported		
Total	50.75	538.35

Merrill Lynch Consults Service

Your Investment Manager:

PROVIDENT INVESTMENT COUNSEL

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

The Merrill Lynch Consults Service offers you the opportunity to hire multiple investment managers with different styles and strategies. This gives you the opportunity to balance overall risk through diversification and to potentially increase portfolio returns. Contact your Merrill Lynch Consultant for more information.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant.

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VIRGINIA WARD TURNER

PRIORITY CLIENT CMA ACCOUNT

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	4,656.14	
Net Credits & Debits	4,620.27DR	13,937.33DR
Closing Balance Cash & Money Funds	35.87	

Credits	This Statement	Year-to-Date
Sales	114,961.61	155,915.08
Income	50.75	538.35
Funds Received		
Other	430.15	430.15
Total Credits	115,442.51	156,883.58

Debits	This Statement	Year-to-Date
Purchases	719.19	49,230.00
Withdrawals		
Other	119,343.59	121,590.91
Total Debits	120,062.78	170,820.91

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	25,439.49	21,917.75
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
25	AIRTOUCH COMMUNCTNS DEL	01/30/98	08/12/98	1,465.57	1,100.40	365.17	ST
35	AIRTOUCH COMMUNCTNS DEL	07/22/98	08/12/98	293.12	314.38	(21.26)	ST
15	ASSOC FIRST CAP CORP CLA	10/31/97	08/12/98	1,081.84	955.32	126.52	ST
150	ALCATEL ALSTHOM SPON ADR	07/23/98	08/12/98	1,740.88	1,965.94	(225.06)	ST
20	AES CORP	10/31/97	08/12/98	831.22	806.26	24.96	ST
15	AES CORP	01/23/98	08/12/98	623.42	648.12	(24.70)	ST
20	AMERICA ONLINE INC DEL	02/18/98	08/12/98	2,219.92	1,118.75	1,101.17	ST
10	AMERICA ONLINE INC DEL	03/25/98	08/12/98	1,109.96	678.13	431.83	ST
30	AMER INTL GROUP INC	10/20/97	08/12/98	2,737.40	2,208.75	528.65	ST
50	BED BATH & BEYOND INC	05/06/98	08/12/98	1,071.84	1,207.00	(135.16)	ST
70	CVS CORP DELAWARE COM	10/20/97	08/12/98	2,957.40	1,979.69	977.71	ST
35	COSTCO COMPANIES INC	10/20/97	08/12/98	2,021.18	1,343.13	678.05	ST
15	COSTCO COMPANIES INC	03/24/98	08/12/98	866.22	839.83	26.39	ST
25	CHANCELLOR MEDIA CORP	03/30/98	08/12/98	1,228.08	1,161.48	66.60	ST
47	CISCO SYSTEMS INC COM	10/20/97	08/12/98	691.22	386.30	304.92	ST
10	CISCO SYSTEMS INC COM	04/15/98	08/12/98	987.47	701.25	286.22	ST
20	CLEAR CHANNEL COMMUNTNS	06/19/98	08/12/98	1,048.71	1,047.50	1.21	ST
15	COLGATE PALMOLIVE	02/02/98	08/12/98	1,293.70	1,112.81	180.89	ST
25	COLGATE PALMOLIVE	05/05/98	08/12/98	431.24	446.52	(15.28)	ST
25	DELL COMPUTER CORP	10/20/97	08/12/98	542.48	242.66	299.82	ST
10	DELL COMPUTER CORP	10/31/97	08/12/98	1,084.96	399.69	685.27	ST
25	DELL COMPUTER CORP	05/05/98	08/12/98	542.48	432.81	109.67	ST
75	DOLLAR GENL CORP PV$0.05	10/31/97	08/12/98	2,690.53	1,995.00	695.53	ST
25	DOLLAR GENL CORP PV$0.05	02/26/98	08/12/98	896.85	923.66	(26.81)	ST
35	ELAN CORP, PLC ADR	10/31/97	08/12/98	2,349.29	1,745.63	603.66	ST
10	ELAN CORP PLC ADR	12/11/97	08/12/98	671.23	528.81	142.42	ST
80	ERICSN LM TEL SEK10B ADR	11/18/97	08/12/98	1,954.93	1,687.50	267.43	ST
55	FIRST DATA CORPORATION	05/11/98	08/06/98	1,498.98	1,903.12	(404.14)	ST
10	FANNIE MAE (USA) COM NPV	10/20/97	08/12/98	591.23	482.51	108.72	ST
30	FANNIE MAE (USA) COM NPV	11/18/97	08/12/98	1,773.69	1,541.25	232.44	ST
25	GILLETTE CO	11/20/97	08/12/98	1,282.76	1,143.52	139.24	ST
45	HEALTH MGMT ASSOCS INC A	05/20/98	08/12/98	1,043.40	975.00	68.40	ST
30	HEALTH MGMT ASSOCS INC A	08/07/98	08/12/98	695.60	719.19	(23.59)	ST
30	HOME DEPOT INC	06/11/98	08/12/98	1,278.70	1,221.56	57.14	ST

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
15	HOUSEHOLD INTL INC	10/20/97	08/12/98	638.41	555.01	83.40	ST
15	HOUSEHOLD INTL INC	12/10/97	08/12/98	638.42	639.38	(.96)	ST
80	KOHLS CORP WISC PV 1CT	10/31/97	08/12/98	4,024.86	2,647.50	1,377.36	ST
30	LUCENT TECHNOLOGIES INC	11/18/97	08/12/98	2,705.53	1,254.38	1,451.15	ST
30	LOWES COMPANIES INC	03/17/98	08/12/98	1,113.70	1,045.31	68.39	ST
40	LOWES COMPANIES INC	03/26/98	08/12/98	1,484.95	1,440.49	44.46	ST
20	LOWES COMPANIES INC	06/03/98	08/12/98	742.48	780.88	(38.40)	ST
50	MBNA CORP COM	10/20/97	08/12/98	1,599.94	1,396.88	203.06	ST
75	MBNA CORP COM	11/18/97	08/12/98	2,399.92	1,978.13	421.79	ST
10	MEDTRONIC INC	10/20/97	08/12/98	559.98	484.38	75.60	ST
30	MEDTRONIC INC	11/18/97	08/12/98	1,679.94	1,408.13	271.81	ST
20	MICROSOFT CORP	10/20/97	08/12/98	2,073.68	1,316.25	757.43	ST
40	MICROSOFT CORP	10/31/97	08/12/98	4,147.36	2,610.00	1,537.36	ST
20	MICROSOFT CORP	11/18/97	08/12/98	2,073.68	1,341.88	731.80	ST
45	OFFICE DEPOT INC	05/18/98	08/12/98	1,434.33	1,403.44	30.89	ST
30	PAYCHEX INC	10/20/97	08/12/98	1,190.58	766.25	424.33	ST
30	PAYCHEX INC	02/24/98	08/12/98	1,190.59	991.92	198.67	ST
25	PFIZER INC DEL PV$0.05	10/31/97	08/12/98	2,609.28	1,778.13	831.15	ST
20	PFIZER INC DEL PV$0.05	11/18/97	08/12/98	2,087.43	1,393.75	693.68	ST
5	PFIZER INC DEL PV$0.05	03/24/98	08/12/98	521.86	476.25	45.61	ST
15	ROBERTHALF INTL INC COM	06/22/98	08/12/98	840.91	841.91	(1.00)	ST
50	SAFEWAY INC NEW	10/31/97	08/12/98	2,137.42	1,471.88	665.54	ST
30	SAFEWAY INC NEW	01/06/98	08/12/98	1,282.46	942.66	339.80	ST
44	SAP AKGSLTT SPONSORD ADR	06/16/98	08/12/98	2,364.92	2,332.00	32.92	ST
40	STATE STREET CORP	10/20/97	08/12/98	2,599.91	2,395.00	204.91	ST
45	SCHERING PLOUGH CORP	01/22/98	08/12/98	4,210.17	3,218.72	991.45	ST
15	SCHERING PLOUGH CORP	06/10/98	08/12/98	1,403.39	1,369.87	33.52	ST
30	SUNGARD DATA SYS INC	10/20/97	08/12/98	1,059.33	759.38	299.95	ST
15	SUNGARD DATA SYS INC	12/31/97	08/12/98	529.67	462.00	67.67	ST
15	TELLABS INC DEL PV 1CT	10/20/97	08/12/98	1,109.02	821.25	287.77	ST
60	TYCO INTL LTD NEW COM	10/20/97	08/12/98	3,599.87	2,490.00	1,109.87	ST
10	TYCO INTL LTD NEW COM	10/31/97	08/12/98	599.98	381.25	218.73	ST
15	TYCO INTL LTD NEW COM	07/14/98	08/12/98	899.98	1,005.00	(105.02)	ST
45	WORLDCOM INC GA	10/31/97	08/12/98	2,278.04	1,518.75	759.29	ST

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
50	WORLDCOM INC GA	11/18/97	08/12/98	2,531.17	1,584.38	946.79	ST
20	WORLDCOM INC GA	07/08/98	08/12/98	1,012.47	1,013.75	(1.28)	ST
45	WARNR LAMBRT COMPANY	10/20/97	08/12/98	3,268.01	2,169.38	1,098.63	ST
30	WARNR LAMBRT COMPANY	01/07/98	08/12/98	2,178.67	1,280.63	898.04	ST
30	WARNR LAMBRT COMPANY	01/22/98	08/12/98	2,178.68	1,387.50	791.18	ST
5	WARNR LAMBRT COMPANY	07/22/98	08/12/98	363.12	405.00	(41.88)	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			35		35				
	Total Cash/Money Funds			35		35				
	Total of Long Portfolio			35		35				

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/03	Stock Dividend	10	CLEAR CHANNEL COMMUNTNS HOLDING 10.0000			
08/06	Stock Dividend	10	AMER INTL GROUP INC HOLDING 20.0000			
08/06	Stock Dividend	25	BED BATH & BEYOND INC HOLDING 25.0000			
08/11 •	Sale	-55	FIRST DATA CORPORATION EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 27.255000 TRADE DATE 08/06/98 CUS NO 31996310 SEC NO 275J3 PRINCIPAL 1499.031 SEC FEE 0.050	27.255		1,498.98
08/12	Purchase	30	HEALTH MGMT ASSOCS INC A AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 23.973000 TRADE DATE 08/07/98 CUS NO 42193310 SEC NO 36183 PRINCIPAL 719.197	23.973	719.19	
08/17 •	Sale	-30	AIRTOUCH COMMUNCTNS DEL ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 58.625000 TRADE DATE 08/12/98 CUS NO 00949T10 SEC NO 003Y2 PRINCIPAL 1758.751 SEC FEE 0.060	58.625		1,758.69

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Consults

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-15	ASSOC FIRST CAP CORP CLA ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 72.125000 TRADE DATE 08/12/98 CUS NO 04600810 SEC NO 00746 PRINCIPAL 1081.881 SEC FEE 0.040	72.125		1,081.84
08/17	• Sale	-45	ALCATEL ALSTHOM SPON ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 38.687500 TRADE DATE 08/12/98 CUS NO 01390430 SEC NO 02069 PRINCIPAL 1740.941 SEC FEE 0.060	38.687		1,740.88
08/17	• Sale	-35	AES CORP WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 41.562500 TRADE DATE 08/12/98 CUS NO 00130H10 SEC NO 02121 PRINCIPAL 1454.691 SEC FEE 0.050	41.562		1,454.64

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Merrill Lynch

Consults

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-30	AMERICA ONLINE INC DEL WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 111.000000 TRADE DATE 08/12/98 CUS NO 02364J10 SEC NO 02367 PRINCIPAL 3330.003 SEC FEE 0.120	111.000		3,329.88
08/17	• Sale	-30	AMER INTL GROUP INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 91.250000 TRADE DATE 08/12/98 CUS NO 02687410 SEC NO 02940 PRINCIPAL 2737.502 SEC FEE 0.100	91.250		2,737.40
08/17	• Sale	-50	BED BATH & BEYOND INC WE MAKE A MKT IN ISSUE PRICE 21 7/ 16 TRADE DATE 08/12/98 CUS NO 07589610 SEC NO 10211 PRINCIPAL 1071.881 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	21.437		1,071.84

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-70	CVS CORP DELAWARE COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.250000 TRADE DATE 08/12/98 CUS NO 12665010 SEC NO 135H0 PRINCIPAL 2957.502 SEC FEE 0.100	42.250		2,957.40
08/17	• Sale	-50	COSTCO COMPANIES INC WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 22160Q10 SEC NO 135U5 PRINCIPAL 2887.502 SEC FEE 0.100 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	57.750		2,887.40
08/17	• Sale	-25	CHANCELLOR MEDIA CORP WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 15891510 SEC NO 13622 PRINCIPAL 1228.131 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	49.125		1,228.08
08/17	• Sale	-17	CISCO SYSTEMS INC COM WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 17275R10 SEC NO 17179 PRINCIPAL 1678.751 SEC FEE 0.060 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	98.750		1,678.69

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Merrill Lynch

Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-20	CLEAR CHANNEL COMMUNTNS ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 52.437500 TRADE DATE 08/12/98 CUS NO 18450210 SEC NO 17804 PRINCIPAL 1048.751 SEC FEE 0.040	52.437		1,048.71
08/17	• Sale	-20	COLGATE PALMOLIVE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 86.250000 TRADE DATE 08/12/98 CUS NO 19416210 SEC NO 18417 PRINCIPAL 1725.001 SEC FEE 0.060	86.250		1,724.94
08/17	• Sale	-20	DELL COMPUTER CORP WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 24702510 SEC NO 23128 PRINCIPAL 2170.002 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	108.500		2,169.92
08/17	• Sale	-100	DOLLAR GENL CORP PV$0.05 WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.875000 TRADE DATE 08/12/98 CUS NO 25666910 SEC NO 24130 PRINCIPAL 3587.503 SEC FEE 0.120	35.875		3,587.38

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Consults

PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	Sale	-45	ELAN CORP PLC ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 67.125000 TRADE DATE 08/12/98 CUS NO 28413120 SEC NO 25958 PRINCIPAL 3020.633 SEC FEE 0.110	67.125		3,020.52
08/17	Sale	-80	ERICSN LM TEL SEK10B ADR WE MAKE A MKT IN ISSUE PRICE 24 7/ 16 TRADE DATE 08/12/98 CUS NO 29482140 SEC NO 26937 PRINCIPAL 1955.001 SEC FEE 0.070 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	24.437		1,954.93
08/17	Sale	-40	FANNIE MAE (USA) COM NPV ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 59.125000 TRADE DATE 08/12/98 CUS NO 31358610 SEC NO 28115 PRINCIPAL 2365.002 SEC FEE 0.080	59.125		2,364.92
08/17	Sale	-25	GILLETTE CO ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 51.312500 TRADE DATE 08/12/98 CUS NO 37576610 SEC NO 32440 PRINCIPAL 1282.811 SEC FEE 0.050	51.312		1,282.76

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-75	HEALTH MGMT ASSOCS INC A ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 23.187500 TRADE DATE 08/12/98 CUS NO 42193310 SEC NO 36183 PRINCIPAL 1739.061 SEC FEE 0.060	23.187		1,739.00
08/17	• Sale	-30	HOME DEPOT INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.625000 TRADE DATE 08/12/98 CUS NO 43707610 SEC NO 36780 PRINCIPAL 1278.751 SEC FEE 0.050 SEE A ON STATEMENT DISCLOSURE	42.625		1,278.70
08/17	• Sale	-30	HOUSEHOLD INTL INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.562500 TRADE DATE 08/12/98 CUS NO 44181510 SEC NO 37301 PRINCIPAL 1276.881 SEC FEE 0.050	42.562		1,276.83
08/17	• Sale	-80	KOHLS CORP WISC PV 1CT ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 50.312500 TRADE DATE 08/12/98 CUS NO 50025510 SEC NO 42866 PRINCIPAL 4025.004 SEC FEE 0.140	50.312		4,024.86

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-30	LUCENT TECHNOLOGIES INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 90.187500 TRADE DATE 08/12/98 CUS NO 54946310 SEC NO 43383 PRINCIPAL 2705.632 SEC FEE 0.100	90.187		2,705.53
08/17	• Sale	-90	LOWES COMPANIES INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 37.125000 TRADE DATE 08/12/98 CUS NO 54866110 SEC NO 45714 PRINCIPAL 3341.253 SEC FEE 0.120	37.125		3,341.13
08/17	• Sale	-125	MBNA CORP COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.000000 TRADE DATE 08/12/98 CUS NO 55262L10 SEC NO 46399 PRINCIPAL 4000.004 SEC FEE 0.140	32.000		3,999.86
08/17	• Sale	-40	MEDTRONIC INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 56.000000 TRADE DATE 08/12/98 CUS NO 58505510 SEC NO 48047 PRINCIPAL 2240.002 SEC FEE 0.080	56.000		2,239.92

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Merrill Lynch

Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	Sale	-80	MICROSOFT CORP WE MAKE A MKT IN ISSUE PRICE 103 11/ 16 TRADE DATE 08/12/98 CUS NO 59491810 SEC NO 49522 PRINCIPAL 8295.008 SEC FEE 0.280 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	103.687		8,294.72
08/17	Sale	-45	OFFICE DEPOT INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.875000 TRADE DATE 08/12/98 CUS NO 67622010 SEC NO 57224 PRINCIPAL 1434.381 SEC FEE 0.050	31.875		1,434.33
08/17	Sale	-60	PAYCHEX INC WE MAKE A MKT IN ISSUE PRICE 39 11/ 16 TRADE DATE 08/12/98 CUS NO 70432610 SEC NO 59670 PRINCIPAL 2381.252 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	39.687		2,381.17

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-50	PFIZER INC DEL PV$0.05 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 104.375000 TRADE DATE 08/12/98 CUS NO 71708110 SEC NO 61001 PRINCIPAL 5218.755 SEC FEE 0.180	104.375		5,218.57
08/17	• Sale	-15	ROBERTHALF INTL INC COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 56.062500 TRADE DATE 08/12/98 CUS NO 77032310 SEC NO 65249 PRINCIPAL 840.948 SEC FEE 0.030	56.062		840.91
08/17	• Sale	-80	SAFEWAY INC NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.750000 TRADE DATE 08/12/98 CUS NO 78651420 SEC NO 66472 PRINCIPAL 3420.003 SEC FEE 0.120	42.750		3,419.88
08/17	• Sale	-44	SAP AKGSLTT SPONSORD ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.750000 TRADE DATE 08/12/98 CUS NO 80305420 SEC NO 666T6 PRINCIPAL 2365.002 SEC FEE 0.080	53.750		2,364.92

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	Sale	-40	STATE STREET CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 65.000000 TRADE DATE 08/12/98 CUS NO 85747710 SEC NO 67009 PRINCIPAL 2600.002 SEC FEE 0.090	65.000		2,599.91
08/17	Sale	-60	SCHERING PLOUGH CORP ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 93.562500 TRADE DATE 08/12/98 CUS NO 80660510 SEC NO 67217 PRINCIPAL 5613.755 SEC FEE 0.190	93.562		5,613.56
08/17	Sale	-45	SUNGARD DATA SYS INC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.312500 TRADE DATE 08/12/98 CUS NO 86736310 SEC NO 72772 PRINCIPAL 1589.061 SEC FEE 0.060	35.312		1,589.00
08/17	Sale	-15	TELLABS INC DEL PV 1CT WE MAKE A MKT IN ISSUE PRICE 73 15/ 16 TRADE DATE 08/12/98 CUS NO 87966410 SEC NO 73675 PRINCIPAL 1109.061 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	73.937		1,109.02

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-85	TYCO INTL LTD NEW COM ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 60.000000 TRADE DATE 08/12/98 CUS NO 90212410 SEC NO 74A88 PRINCIPAL 5100.005 SEC FEE 0.170	60.000		5,099.83
08/17	• Sale	-115	WORLDCOM INC GA WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 98155K10 SEC NO 8CBK9 PRINCIPAL 5821.885 SEC FEE 0.200 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	50.625		5,821.68
08/17	• Sale	-110	WARNR LAMBRT COMPANY ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 72.625000 TRADE DATE 08/12/98 CUS NO 93448810 SEC NO 80251 PRINCIPAL 7988.757 SEC FEE 0.270	72.625		7,988.48
			Net Total			114,242.42
			Dividends and Interest			
08/03	• Dividend		CVS CORP DELAWARE COM HOLDING 70.0000			4.03

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
08/03	*	Dividend		TYCO INTL LTD NEW COM HOLDING 70.0000			1.75
08/17	*	Dividend		COLGATE PALMOLIVE HOLDING 20.0000			5.50
08/17	*	Dividend		PAYCHEX INC HOLDING 60.0000			3.60
08/20		Cash Dividend		CMA MONEY FUND $13.07 FOR 19 DAYS FROM 07-31 THRU 08-18			13.07
08/25	*	Dividend		FANNIE MAE (USA) COM NPV HOLDING 40.0000			9.60
08/31	*	Dividend		SCHERING PLOUGH CORP HOLDING 60.0000			13.20
				Net Total			50.75
				Other Activity			
08/12		Journal Entry		ML CONSULTS FEE 3Q98			430.15
08/17		Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039446195		5,871.00	
08/18		Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039346456		113,472.59	
				Net Total		118,913.44	

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Account No.
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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	114,961.61	155,915.08

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/31	Opening Balance					7.14CR	4,649
08/03	* Dividend		CVS CORP DELAWARE COM HOLDING 70.0000		4.03CR		
08/03	Stock Dividend	10	CLEAR CHANNEL COMMUNTNS HOLDING 10.0000				
08/03	* Dividend		TYCO INTL LTD NEW COM HOLDING 70.0000		1.75CR		
08/03	Purchase	7	CMA MONEY FUND		7.00	5.92CR	4,656
08/06	Stock Dividend	10	AMER INTL GROUP INC HOLDING 20.0000				
08/06	Stock Dividend	25	BED BATH & BEYOND INC HOLDING 25.0000			5.92CR	4,656

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/10	Purchase	5	CMA MONEY FUND		5.00	.92CR	4,661
08/11	* Sale	-55	FIRST DATA CORPORATION	27.255	1,498.98CR	1,499.90CR	4,661
08/12	Journal Entry		ML CONSULTS FEE 3Q98		430.15CR		
08/12	Purchase	30	HEALTH MGMT ASSOCS INC A	23.973	719.19		
08/12	Purchase	780	CMA MONEY FUND		780.00	430.86CR	5,441
08/17	Journal Entry		TR TO 44330281		5,871.00		
			N/O VIRGINIA WARD TURNER				
			VS 44330281 UNIT 443				
			BATCH # = 00039446195				
08/17	* Sale	-30	AIRTOUCH COMMUNCTNS DEL	58.625	1,758.69CR		
08/17	* Sale	-15	ASSOC FIRST CAP CORP CLA	72.125	1,081.84CR		
08/17	* Sale	-45	ALCATEL ALSTHOM SPON ADR	38.687	1,740.88CR		
08/17	* Sale	-35	AES CORP	41.562	1,454.64CR		
08/17	* Sale	-30	AMERICA ONLINE INC DEL	111.000	3,329.88CR		
08/17	* Sale	-30	AMER INTL GROUP INC	91.250	2,737.40CR		
08/17	* Sale	-50	BED BATH & BEYOND INC	21.437	1,071.84CR		
08/17	* Sale	-70	CVS CORP DELAWARE COM	42.250	2,957.40CR		
08/17	* Sale	-50	COSTCO COMPANIES INC	57.750	2,887.40CR		
08/17	* Sale	-25	CHANCELLOR MEDIA CORP	49.125	1,228.08CR		
08/17	* Sale	-17	CISCO SYSTEMS INC COM	98.750	1,678.69CR		
08/17	* Sale	-20	CLEAR CHANNEL COMMUNTNS	52.437	1,048.71CR		
08/17	* Dividend		COLGATE PALMOLIVE		5.50CR		
			HOLDING 20.0000				
08/17	* Sale	-20	COLGATE PALMOLIVE	86.250	1,724.94CR		
08/17	* Sale	-20	DELL COMPUTER CORP	108.500	2,169.92CR		
08/17	* Sale	-100	DOLLAR GENL CORP PV$0.05	35.875	3,587.38CR		
08/17	* Sale	-45	ELAN CORP PLC ADR	67.125	3,020.52CR		

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Account No.
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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/17	• Sale	-80	ERICSN LM TEL SEK10B ADR	24.437	1,954.93CR		
08/17	• Sale	-40	FANNIE MAE (USA) COM NPV	59.125	2,364.92CR		
08/17	• Sale	-25	GILLETTE CO	51.312	1,282.76CR		
08/17	• Sale	-75	HEALTH MGMT ASSOCS INC A	23.187	1,739.00CR		
08/17	• Sale	-30	HOME DEPOT INC	42.625	1,278.70CR		
08/17	• Sale	-30	HOUSEHOLD INTL INC	42.562	1,276.83CR		
08/17	• Sale	-80	KOHLS CORP WISC PV 1CT	50.312	4,024.86CR		
08/17	• Sale	-30	LUCENT TECHNOLOGIES INC	90.187	2,705.53CR		
08/17	• Sale	-90	LOWES COMPANIES INC	37.125	3,341.13CR		
08/17	• Sale	-125	MBNA CORP COM	32.000	3,999.86CR		
08/17	• Sale	-40	MEDTRONIC INC	56.000	2,239.92CR		
08/17	• Sale	-80	MICROSOFT CORP	103.687	8,294.72CR		
08/17	• Sale	-45	OFFICE DEPOT INC	31.875	1,434.33CR		
08/17	• Dividend		PAYCHEX INC HOLDING 60.0000		3.60CR		
08/17	• Sale	-60	PAYCHEX INC	39.687	2,381.17CR		
08/17	• Sale	-50	PFIZER INC DEL PV$0.05	104.375	5,218.57CR		
08/17	• Sale	-15	ROBERTHALF INTL INC COM	56.062	840.91CR		
08/17	• Sale	-80	SAFEWAY INC NEW	42.750	3,419.88CR		
08/17	• Sale	-44	SAP AKGSLTT SPONSORD ADR	53.750	2,364.92CR		
08/17	• Sale	-40	STATE STREET CORP	65.000	2,599.91CR		
08/17	• Sale	-60	SCHERING PLOUGH CORP	93.562	5,613.56CR		
08/17	• Sale	-45	SUNGARD DATA SYS INC	35.312	1,589.00CR		
08/17	• Sale	-15	TELLABS INC DEL PV 1CT	73.937	1,109.02CR		
08/17	• Sale	-85	TYCO INTL LTD NEW COM	60.000	5,099.83CR		
08/17	• Sale	-115	WORLDCOM INC GA	50.625	5,821.68CR		
08/17	• Sale	-110	WARNR LAMBRT COMPANY	72.625	7,988.48CR		
08/17	Purchase	430	CMA MONEY FUND		430.00	107,601.59CR	5,871
08/18	Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039346456		113,472.59		
08/18	Purchase	107,601	CMA MONEY FUND		107,601.00	113,472.00	113,472
08/19	Sale	-113,472	CMA MONEY FUND REDEMPT AS OF 08/18/1998		113,472.00CR	.00	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/20	Cash Dividend		CMA MONEY FUND $13.07 FOR 19 DAYS FROM 07-31 THRU 08-18		13.07CR	13.07CR	
08/25	* Dividend		FANNIE MAE (USA) COM NPV HOLDING 40.0000		9.60CR	22.67CR	
08/31	* Dividend		SCHERING PLOUGH CORP HOLDING 60.0000		13.20CR		
08/31	Closing Balance				35.87CR	35.87CR	

PLEASE SEE REVERSE SIDE **END OF STATEMENT**

 CODE # 5060 (R) Statement Period 08/01/98 TO 08/31/98 Account No. [redacted]92

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Exhibit G

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1998 ANNUAL SUMMARY STATEMENT

Annual Statement

Account No.	Taxpayer No.	Statement Period	Page
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VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Merrill Lynch,
Pierce, Fenner & Smith Inc
300 Davidson Ave
Somerset, NJ 08873

1998 Dividends and Distributions

		Amount
1	Ordinary Dividends	2,268.00
2a	Total Capital Gain Distributions	0.00
2b	28% Rate Gain	0.00
2c	Unrecap. Sec. 1250 Gain	0.00
2d	Section 1202 Gain	0.00
3	Non-Taxable Distributions	0.00
4	**Federal Income Tax Withheld**	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	294.80
7	Foreign Country or U.S. Possession	VARIOUS
8	Liquidation Distributions Cash	0.00
9	Liquidation Distributions Non-Cash (Fair Market Value)	0.00

1998 Interest Income

		Amount
1	Interest Income Not included in Line 3	0.00
2	Early Withdrawal Penalty	0.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	0.00
4	**Federal Income Tax Withheld**	0.00
5	Foreign Tax Paid	0.00
6	Foreign Country or U.S. Possession	
*	Investment Expense Included in Line 1	0.00
*	Total Reportable Interest is the Sum of Lines 1 and 3	0.00

Summary of 1998 Original Issue Discount Items

		Amount
1	Total Original Issue Discount for 1998	0.00 **

Summary of 1998 Proceeds from Broker & Barter Exchange Transactions

		Amount
2	Gross Proceeds Less Commissions	194,517.13
4	**Federal Income Tax Withheld**	0.00

You may reach a Tax Representative at 1-(800) CMA-INFO (1-800-262-4636)

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
AXA-UAP AMERN DEP SHS	054536107	55	SALE	08/12/98		3,478.63	
AKTIEBOLAGET ELECLUX ADR	010198208	10	SALE	04/15/98		965.59	
		19	CASH/LIEU	06/22/98		17.34	
		9	SALE	07/13/98		296.41	
		38	SALE	08/12/98		1,287.20	
			Subtotal			2,566.54	
ALCATEL ALSTHOM SPON ADR	013904305	38	SALE	07/16/98		1,764.13	
		83	SALE	08/12/98		3,174.64	
			Subtotal			4,938.77	
BANCO DE SANTANDER ADR	059574202	82	SALE	07/13/98		2,203.06	
BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR	059470401	35	PRIN PAYMT	04/13/98		24.75	
		165	SALE	08/12/98		1,948.99	
			Subtotal			1,973.74	
BANK OF IRELAND SPNS ADR	46267Q103	29	SALE	08/12/98		2,261.92	
BANK TOKYO MITSB SPN ADR	065379109	65	SALE	08/12/98		528.11	
BG PLC FINAL INSTL ADR	055434104	39	SALE	08/12/98		1,218.70	
BARCLAYS PLC ADR	06738E204	12	SALE	08/04/98		1,359.33	
BASF A G NEW ADR	055262406	52	SALE	08/12/98		2,148.17	
BAYERISCHE VERSBK AG ADR	072761208	27	SALE	04/14/98		2,035.73	
BOOTS CO LTD ADR	099491201	19	SALE	08/04/98		629.91	
		37	SALE	08/12/98		1,165.46	
			Subtotal			1,795.37	

Merrill Lynch, Pierce, Fenner & Smith Inc

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
BRIT PETE PLC ADR NEW	110889409	13	SALE	04/14/98		1,143.81	
		13	SALE	08/12/98		1,017.21	
				Subtotal		2,161.02	
BRIT TELECOM F INSTL ADR	111021408	18	SALE	03/05/98		1,755.35	
		10	SALE	04/15/98		1,103.66	
				Subtotal		2,859.01	
COMPASS GRP PLC SPN ADR	20449X104	150	SALE	08/12/98		1,387.45	
CHILGENER S A SPND ADR	168894103	30	SALE	03/04/98		674.97	
CIFRA SA SP ADR 'V'	171785405	32	SALE	08/12/98		407.98	
CIA ANONIMA TEL SPON ADR	204421101	14	SALE	03/04/98		495.23	
CIA TELEC CHLE SPDADR NW	204449300	22	SALE	03/04/98		587.21	
		19	SALE	04/15/98		474.42	
				Subtotal		1,061.63	
CABLE&WIRELSS C SPON ADR	12682P104	39	SALE	08/12/98		1,769.57	
CENTRAIS GERADS PREF ADR	15235B308	3	SALE	07/07/98		19.68	
		31	CASH/LIEU	11/24/98		0.61	
				Subtotal		20.29	
CANON INC ADR REP5SH	138006309	45	SALE	08/12/98		1,006.84	
CEMEX S A SPONSORED ADR	151290202	51	SALE	03/04/98		484.48	
		55	SALE	08/04/98		432.39	
				Subtotal		916.87	

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
CISCO SYSTEMS INC COM	17275R102	150	SALE	02/04/98		9,646.55	
CRH PLC ADR	12626K203	17	SALE	08/06/98		1,053.96	
DAI NIPPON PRTNG ADR	233806207	12	SALE	08/12/98		1,799.94	
DEUTSCHE TELE AG SPN ADR	251566105	55	SALE	04/14/98		1,234.05	
DIAGEO PLC SPSD ADR NEW	25243Q205	17	SALE	07/13/98		843.94	
		38	SALE	08/04/98		1,748.67	
				Subtotal		2,592.61	
DRESDNER BK AG SPND ADR	261561302	48	SALE	08/12/98		2,525.91	
ELF AQUITAINE SPONSD ADR	286269105	38	SALE	04/16/98		2,330.75	
ELECTRBRS CNTRAIS ADRPFD	15234Q108	11	SALE	06/26/98		439.80	
ENI S P A SPONSORED ADR	26874R108	35	SALE	06/26/98		2,245.14	
ECI TELECOM LTD COM	268258100	29	SALE	04/23/98		856.20	
FRANCE TELECOM ADR	35177Q105	46	SALE	08/12/98		3,127.89	
FORENINGSSPARBENKEN ADR	34551P106	19	PRIN PAYMT	06/04/98		6.61	
		19	SALE	08/12/98		510.61	
				Subtotal		517.22	
FOMENTO ECNMCO MEX SPADR	344419106	22	SALE	08/12/98		591.23	
FUJI PHOTO FILM ADR NEW	359586302	21	SALE	04/15/98		786.42	
		31	SALE	08/12/98		1,069.46	
				Subtotal		1,855.88	

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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
GKN PUB LTD CO UK ADR	361755200	98	SALE	08/12/98		1,175.96	
GROUPE DANONE SPON ADR	399449107	56	SALE	08/12/98		3,121.89	
GLAXO WELLCOME SPNSD ADR	37733W105	23	SALE	03/04/98		1,246.02	
		19	SALE	04/23/98		993.77	
				Subtotal		2,239.79	
GENER S.A. SPDS ADR	368731105	22	SALE	04/23/98		500.48	
GREAT UNVL S PLC ADR FN	391334604	84	SALE	08/12/98		955.46	
HENKEL KGAA SPNRD ADR	425500109	36	SALE	08/12/98		2,753.90	
HONDA MOTOR ADR NEW	438128308	14	SALE	08/12/98		951.96	
ITO YOKADO ADR NEW	465714301	37	SALE	08/12/98		1,614.07	
ISTITUTO MOB ITAL SPNADR	45777M107	52	SALE	08/12/98		2,580.41	
ING GP NV SPSD ADR	456837103	33	SALE	08/12/98		2,225.36	
KIMBERLY CLARK A CPO ADR	494386204	48	SALE	08/04/98		633.87	
LUKOIL SPONSORED ADR	677862104	7	SALE	06/25/98		259.21	
MITSUBISHI CP SPNSRD ADR	606769305	143	SALE	08/12/98		1,590.82	
MANNESMANN SPSD ADR	563775303	17	SALE	07/17/98		1,948.98	
		23	SALE	08/12/98		2,253.92	
				Subtotal		4,202.90	
MONTEDSN SPA SPN ADR NEW	612376509	68	SALE	07/14/98		896.03	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
MONTEDSN SPA SPN ADR NEW	612376509	94	SALE	08/12/98		1,086.84	
				Subtotal		1,982.87	
MINEBEA CO 6479 SPND ADR	602725301	91	SALE	08/12/98		1,842.68	
NINTENDO LTD ADR	654445303	167	SALE	08/12/98		1,983.06	
NIPPON TELG&TEL SPDN ADR	654624105	45	SALE	08/12/98		1,754.94	
NATIONAL GRID GR SPN ADR	636274102	36	SALE	08/12/98		1,250.95	
NOVARTIS ADR	66987V109	29	SALE	08/12/98		2,338.05	
NTL WSTMNSTER BK PLC ADR	638539403	9	SALE	08/04/98		996.46	
NESTLE S A REP RG SH ADR	641069406	7	SALE	08/04/98		715.37	
		24	SALE	08/12/98		2,369.92	
				Subtotal		3,085.29	
NOKIA CORP "A" ADR	654902204	45	SALE	08/12/98		3,628.00	
NORTHERN TELECOM LTD	665815106	33	SALE	04/23/98		2,055.37	
OLIVETTI SPA ADR NEW	681062709	603	SALE	08/12/98		1,300.02	
PHILIPS ELECTRS N V	718337504	15	SALE	08/04/98		1,223.24	
PORTUGAL TELECOM ADR	737273102	20	SALE	08/06/98		1,066.40	
PETROLEO BRAS SA ADR	71654V101	27	SALE	06/26/98		487.49	
PEOPLESOFT INC COM	712713106	200	SALE	02/04/98		8,062.23	

Merrill Lynch

1998 ANNUAL SUMMARY STATEMENT

Annual Statement

Account No.	Taxpayer No.	Statement Period	Page
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VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
RWE AG SPONSORED ADR	74975E303	45	SALE	08/12/98		2,244.30	
ROYAL PTT NDRLD NV ADR	780641205	31	SALE	08/12/98		1,269.01	
RHONE POULENC SPSRD ADR	762426609	55	SALE	08/12/98		2,777.40	
ROCHE HLDG LTD SPN ADR	771195104	23	SALE	04/24/98		2,290.09	
ROYAL BANK CANADA PVS1	780087102	28	SALE	04/27/98		1,619.82	
SOCIETE GENERAL SPN ADR	83364L109	73	SALE	08/12/98		2,901.65	
SAP AK SPSD ADR	803054204	6	SALE	07/17/98		1,320.41	
		44	SALE	08/12/98		2,367.67	
				Subtotal		3,688.08	
SWISS BK CRP NEW SPN ADR	870836301	2	EXCHANGE	07/10/98		79.24	
SURGUTNEFTEGAZ ADR	46625F104	77	SALE	05/27/98		398.76	
SEKISUI HOUSE LTD ADR	816078208	24	SALE	08/12/98		1,775.94	
SHELL TRNS&TRDNG NYSHNEW	822703609	50	SALE	07/09/98		2,031.23	
SIEMENS A G ADR NEW	826197402	26	SALE	08/12/98		1,767.94	
SMITHLNE BCHM ADR ORD	832378301	39	SALE	03/04/98		2,360.68	
		23	SALE	08/12/98		1,239.08	
				Subtotal		3,599.76	
SONY CORP ADR NEW	835699307	9	SALE	04/14/98		789.72	
		22	SALE	08/12/98		1,754.44	
				Subtotal		2,544.16	

Merrill Lynch, Pierce, Fenner & Smith Inc.

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
TDK CORP AMERN DEP SHR	872351408	14	SALE	04/15/98		1,161.26	
TELEFONOS M SA RP L ADR	879403780	7	SALE	03/04/98		362.78	
		10	SALE	04/14/98		547.77	
		26	SALE	08/12/98		1,140.71	
				Subtotal		2,051.26	
TOTAL S A SPONSORED ADR	89151E109	11	SALE	08/12/98		589.17	
TELECMUNTN BR SA SPN ADR	879287100	14		05/22/98		1,544.38	LIQUIDATING DISTRIBUTION FAIRMARKET VALUE OF 5/22
		14	SALE	06/25/98		1,508.78	
		6	SALE	08/12/98		594.36	
				Subtotal		3,647.52	
TELE DANMK A/S SPD ADR B	879242105	32	SALE	08/12/98		1,531.94	
TELECOM ITALIA SPA SPADR	87927W106	44	SALE	08/12/98		3,475.88	
TNT POST GRP N.V SPN ADR	888742103	24	SALE	08/04/98		576.90	
TELEFONICA SA SPAIN ADR	879382208	9	SALE	08/12/98		1,297.08	
TOYOTA MOTOR CORP ADR	892331307	19	SALE	04/15/98		1,010.76	
UNILEVER NV NFLN NY	904784501	8	SALE	08/04/98		561.98	
		18	SALE	08/12/98		1,237.45	
				Subtotal		1,799.43	
UNILEVER PLC AMERN SHS	904767605	30	SALE	08/12/98		1,156.84	
VNU N.V. SPONSORED ADR	92856P106	31	SALE	08/12/98		1,201.20	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
VODAFONE GRP PLC SPN ADR	92857T107	10	SALE	08/04/98		1,324.35	
		14	SALE	08/12/98		1,830.43	
				Subtotal		3,154.78	
VOLKSWAGEN A G SPONS ADR	928662303	130	SALE	08/12/98		2,079.93	
VOLVO AKTIEBOLAGET ADR	928856400	58	SALE	04/24/98		1,710.94	
WPP GROUP PLC SPNADR NEW	929309300	17	SALE	08/05/98		1,018.37	
		29	SALE	08/12/98		1,805.18	
				Subtotal		2,823.55	
YPF SOCIEDAD ANON SPN	984245100	20	SALE	06/25/98		576.98	
ZENECA GRP PLC SPSD ADR	98934D106	3	SALE	03/05/98		377.78	
		24	SALE	08/12/98		860.97	
				Subtotal		1,238.75	
BAYER MOTORENWERKE 50 DM 50.DEM PAR ORDINARY	D12096109	3	SALE	08/19/98		2,640.00	
UBS AG 20.CHF PAR ORDINARY	H8919P109		CASH/LIEU	08/10/98		96.66	
		3	SALE	08/12/98		1,146.00	
				Subtotal		1,242.66	
BRITISH AEROSPACE GBP PAR ORDINARY	G14896180	208	SALE	08/12/98		1,482.00	
TESCO PLC 5P FN GBP PAR ORDINARY	G87621101	129	SALE	07/08/98		389.98	
		258	SALE	07/13/98		741.75	
				Subtotal		1,131.73	

VIRGINIA WARD TURNER

1998 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS

Security Description	Cusip Number	Quantity	Transaction Description	Trade Date	Amount Withheld	Line 2 Gross Proceeds*	Remarks
TOTAL GROSS PROCEEDS						194,517.13	
TOTAL FEDERAL INCOME TAX WITHHELD					0.00		

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
AXA-UAP AMERN DEP SHS	41	06/01/98	FOREIGN DIVIDEND		31.21	
		06/01/98	FOREIGN TAX	4.68		NON-RECLAIMABLE TAX
AKTIEBOLAGET ELECLUX ADR	19	05/19/98	FOREIGN DIVIDEND		31.14	
		05/19/98	FOREIGN TAX	4.67		NON-RECLAIMABLE TAX
ALCATEL ALSTHOM SPON ADR	121	07/21/98	FOREIGN DIVIDEND		45.66	
		07/21/98	FOREIGN TAX	6.85		NON-RECLAIMABLE TAX
BANCO DE SANTANDER ADR	41	04/13/98	FOREIGN DIVIDEND		9.14	
		04/13/98	FOREIGN TAX	2.29		
	41	06/22/98	FOREIGN DIVIDEND		5.33	
		06/22/98	FOREIGN TAX	.05		
			Subtotal	2.34	14.47	
BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR	35	04/07/98	FOREIGN DIVIDEND		7.78	
		04/07/98	FOREIGN TAX	1.95		
BANK OF IRELAND SPNS ADR	29	07/20/98	FOREIGN DIVIDEND		28.90	
		07/20/98	FOREIGN TAX	3.18		NON-RECLAIMABLE TAX
BANK TOKYO MITSB SPN ADR	65	07/13/98	FOREIGN DIVIDEND		1.93	
		07/13/98	FOREIGN TAX	.29		NON-RECLAIMABLE TAX
BG PLC FINAL INSTL ADR	39	07/13/98	FOREIGN DIVIDEND		16.17	
		07/13/98	FOREIGN TAX	2.43		NON-RECLAIMABLE TAX
BARCLAYS PLC ADR	12	05/05/98	FOREIGN DIVIDEND		23.61	
		05/05/98	FOREIGN TAX	3.54		NON-RECLAIMABLE TAX
BASF A G NEW ADR	40	06/11/98	FOREIGN DIVIDEND		43.95	
		06/11/98	FOREIGN TAX	11.59		

Merrill Lynch, Pierce, Fenner & Smith Inc.

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
BOOTS CO LTD ADR	56	09/08/98	FOREIGN DIVIDEND		34.19	
		09/08/98	FOREIGN TAX	5.13		NON-RECLAIMABLE TAX
BRIT PETE PLC ADR NEW	26	05/05/98	FOREIGN DIVIDEND		18.32	
		05/05/98	FOREIGN TAX	2.75		NON-RECLAIMABLE TAX
	13	08/04/98	FOREIGN DIVIDEND		9.34	
		08/04/98	FOREIGN TAX	1.40		NON-RECLAIMABLE TAX
	13	11/02/98	FOREIGN DIVIDEND		9.51	
		11/02/98	FOREIGN TAX	1.43		NON-RECLAIMABLE TAX
			Subtotal	5.58	37.17	
COMPASS GRP PLC SPN ADR	75	04/17/98	FOREIGN DIVIDEND		9.39	
		04/17/98	FOREIGN TAX	1.41		NON-RECLAIMABLE TAX
	150	09/08/98	FOREIGN DIVIDEND		3.57	
			Subtotal	1.41	12.96	
CHILGENER S A SPND ADR	22	04/16/98	FOREIGN DIVIDEND		9.21	
		04/16/98	FOREIGN TAX	3.22		NON-RECLAIMABLE TAX
CANON INC ADR REP5SH	45	10/02/98	FOREIGN DIVIDEND		2.78	
		10/02/98	FOREIGN TAX	.42		NON-RECLAIMABLE TAX
CEMEX S A SPONSORED ADR	55	06/26/98	FOREIGN DIVIDEND		12.33	
CRH PLC ADR	17	05/18/98	FOREIGN DIVIDEND		12.61	
		05/18/98	FOREIGN TAX	2.90		NON-RECLAIMABLE TAX
DIAGEO PLC SPSD ADR NEW	55	05/01/98	FOREIGN DIVIDEND		45.77	
DRESDNER BK AG SPND ADR	38	05/28/98	FOREIGN DIVIDEND		31.96	
		05/28/98	FOREIGN TAX	8.43		

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
ENI S P A SPONSORED ADR	35	07/15/98	FOREIGN DIVIDEND		54.48	
		07/15/98	FOREIGN TAX	17.65		
FRANCE TELECOM ADR	46	07/09/98	FOREIGN DIVIDEND		49.70	
		07/09/98	FOREIGN TAX	7.46		NON-RECLAIMABLE TAX
FUJI PHOTO FILM ADR NEW	52	07/13/98	FOREIGN DIVIDEND		3.49	
		07/13/98	FOREIGN TAX	.52		NON-RECLAIMABLE TAX
GROUPE DANONE SPON ADR	52	06/30/98	FOREIGN DIVIDEND		32.05	
		06/30/98	FOREIGN TAX	4.81		NON-RECLAIMABLE TAX
GLAXO WELLCOME SPNSD ADR	42	06/01/98	FOREIGN DIVIDEND		27.34	
HENKEL KGAA SPNRD ADR	36	10/02/98	FOREIGN DIVIDEND		27.47	
		10/02/98	FOREIGN TAX	7.25		
HONDA MOTOR ADR NEW	14	07/06/98	FOREIGN DIVIDEND		1.76	
		07/06/98	FOREIGN TAX	.26		NON-RECLAIMABLE TAX
ISTITUTO MOB ITAL SPNADR	52	06/11/98	FOREIGN DIVIDEND		110.79	
		06/11/98	FOREIGN TAX	35.90		
	52	08/13/98	FOREIGN DIVIDEND		87.88	
		08/13/98	FOREIGN TAX	28.47		
			Subtotal	64.37	198.67	
ING GP NV SPSD ADR	33	06/19/98	FOREIGN DIVIDEND		20.70	
		06/19/98	FOREIGN TAX	3.11		NON-RECLAIMABLE TAX
KIMBERLY CLARK A CPO ADR	48	04/13/98	FOREIGN DIVIDEND		7.01	
	48	07/10/98	FOREIGN DIVIDEND		6.69	
			Subtotal		13.70	

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
MANNESMANN SPSD ADR	4	06/12/98	FOREIGN DIVIDEND		22.47	
		06/12/98	FOREIGN TAX	5.93		
MONTEDSN SPA SPN ADR NEW	162	07/10/98	FOREIGN DIVIDEND		36.11	
		07/10/98	FOREIGN TAX	11.70		
NINTENDO LTD ADR	88	07/16/98	FOREIGN DIVIDEND		4.24	
		07/16/98	FOREIGN TAX	.64		NON-RECLAIMABLE TAX
NOVARTIS ADR	29	05/19/98	FOREIGN DIVIDEND		24.25	
		05/19/98	FOREIGN TAX	3.64		NON-RECLAIMABLE TAX
NTL WSTMNSTER BK PLC ADR	9	05/12/98	FOREIGN DIVIDEND		24.20	
		05/12/98	FOREIGN TAX	3.63		NON-RECLAIMABLE TAX
NESTLE S A REP RG SH ADR	31	06/22/98	FOREIGN DIVIDEND		36.67	
		06/22/98	FOREIGN TAX	5.50		NON-RECLAIMABLE TAX
NORTHERN TELECOM LTD	33	03/31/98	FOREIGN DIVIDEND		2.48	
		03/31/98	FOREIGN TAX	.37		NON-RECLAIMABLE TAX
PHILIPS ELECTRS N V	15	04/03/98	FOREIGN DIVIDEND		14.57	
		04/03/98	FOREIGN TAX	2.19		NON-RECLAIMABLE TAX
PORTUGAL TELECOM ADR	20	06/01/98	FOREIGN DIVIDEND		19.55	
		06/01/98	FOREIGN TAX	3.42		NON-RECLAIMABLE TAX
ROYAL PTT NDRLD NV ADR	24	06/05/98	FOREIGN DIVIDEND		23.63	
		06/05/98	FOREIGN TAX	3.54		NON-RECLAIMABLE TAX
RHONE POULENC SPSRD ADR	47	06/15/98	FOREIGN DIVIDEND		29.29	
		06/15/98	FOREIGN TAX	4.39		NON-RECLAIMABLE TAX

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VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
ROYAL BANK CANADA PV$1	28	05/22/98	FOREIGN DIVIDEND		8.04	
		05/22/98	FOREIGN TAX	1.21		NON-RECLAIMABLE TAX
SOCIETE GENERAL SPN ADR	73	06/10/98	FOREIGN DIVIDEND		51.21	
		06/10/98	FOREIGN TAX	7.68		NON-RECLAIMABLE TAX
SAP AK SPSD ADR	17	05/18/98	FOREIGN DIVIDEND		8.57	
		05/18/98	FOREIGN TAX	2.26		
SWISS BK CRP NEW SPN ADR	32	05/22/98	FOREIGN DIVIDEND		25.70	
		05/22/98	FOREIGN TAX	3.86		NON-RECLAIMABLE TAX
SEKISUI HOUSE LTD ADR	24	10/19/98	FOREIGN DIVIDEND		15.19	
		10/19/98	FOREIGN TAX	2.28		NON-RECLAIMABLE TAX
SHELL TRNS&TRDNG NYSHNEW	50	05/21/98	FOREIGN DIVIDEND		39.08	
SMITHLNE BCHM ADR ORD	39	04/15/98	FOREIGN DIVIDEND		5.88	
	39	04/15/98	FOREIGN DIVIDEND		5.89	
		04/15/98	FOREIGN TAX	.88		NON-RECLAIMABLE TAX
			Subtotal	.88	11.77	
SONY CORP ADR NEW	22	07/06/98	FOREIGN DIVIDEND		5.37	
		07/06/98	FOREIGN TAX	.81		NON-RECLAIMABLE TAX
TDK CORP AMERN DEP SHR	14	07/06/98	FOREIGN DIVIDEND		3.42	
		07/06/98	FOREIGN TAX	.51		NON-RECLAIMABLE TAX
TELEFONOS M SA RP L ADR	10	04/02/98	FOREIGN DIVIDEND		4.10	
TOTAL S A SPONSORED ADR	11	06/15/98	FOREIGN DIVIDEND		11.94	
		06/15/98	FOREIGN TAX	1.79		NON-RECLAIMABLE TAX

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
TELECMUNTN BR SA SPN ADR	9	06/08/98	FOREIGN DIVIDEND		17.79	
		06/08/98	FOREIGN TAX	2.67		NON-RECLAIMABLE TAX
TELE DANMK A/S SPD ADR B	32	05/11/98	FOREIGN DIVIDEND		42.07	
		05/11/98	FOREIGN TAX	10.52		NON-RECLAIMABLE TAX
TELECOM ITALIA SPA SPADR	44	07/15/98	FOREIGN DIVIDEND		45.90	
		07/15/98	FOREIGN TAX	14.87		
TOYOTA MOTOR CORP ADR	19	07/10/98	FOREIGN DIVIDEND		3.22	
		07/10/98	FOREIGN TAX	.48		NON-RECLAIMABLE TAX
UNILEVER NV 4ELN NY	26	06/01/98	FOREIGN DIVIDEND		19.42	
		06/01/98	FOREIGN TAX	2.91		NON-RECLAIMABLE TAX
UNILEVER PLC AMERN SHS	30	06/01/98	FOREIGN DIVIDEND		13.72	
		06/01/98	FOREIGN TAX	2.06		NON-RECLAIMABLE TAX
VODAFONE GRP PLC SPN ADR	24	08/24/98	FOREIGN DIVIDEND		13.69	
		08/24/98	FOREIGN TAX	2.05		NON-RECLAIMABLE TAX
VOLKSWAGEN A G SPONS ADR	13	06/12/98	FOREIGN DIVIDEND		17.54	
		06/12/98	FOREIGN TAX	4.63		
VOLVO AKTIEBOLAGET ADR	58	05/12/98	FOREIGN DIVIDEND		37.77	
		05/12/98	FOREIGN TAX	5.67		NON-RECLAIMABLE TAX
WPP GROUP PLC SPNADR NEW	46	07/20/98	FOREIGN DIVIDEND		10.73	
YPF SOCIEDAD ANON SPN	20	05/29/98	FOREIGN DIVIDEND		4.40	
ZENECA GRP PLC SPSD ADR	8	05/12/98	FOREIGN DIVIDEND		12.45	
		05/12/98	FOREIGN TAX	1.87		NON-RECLAIMABLE TAX

VIRGINIA WARD TURNER

1998 DIVIDENDS AND DISTRIBUTIONS

DIVIDENDS

Security Description	Quantity	Date	Transaction Description	Debit	Credit	Remarks
BRITISH AEROSPACE 10P FN GBP PAR ORDINARY	52	06/01/98	FOREIGN DIVIDEND		12.41	
		06/01/98	FOREIGN TAX	2.48		
TESCO PLC 5P FN GBP PAR ORDINARY	129	07/01/98	FOREIGN DIVIDEND		21.60	
		07/01/98	FOREIGN TAX	4.32		
CMA FUND		JAN	DIVIDEND		361.60	
		FEB	DIVIDEND		189.87	
		MAR	DIVIDEND		23.69	
		APR	DIVIDEND		15.68	
		MAY	DIVIDEND		31.54	
		JUN	DIVIDEND		37.16	
		JUL	DIVIDEND		23.73	
		AUG	DIVIDEND		17.01	
			Subtotal		700.28	

FEDERAL INCOME TAX WITHHELD	0.00	
TOTAL FOREIGN TAX PAID (LINE 6 DIV)	294.80	
TOTAL INVESTMENT EXPENSES (LINE 5 DIV)		0.00
TOTAL ORDINARY DIVIDENDS (LINE 1 DIV)		2,268.00
TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 DIV)	0.00	

Merrill Lynch

1998 ANNUAL SUMMARY STATEMENT

Annual Statement

Account No.	Taxpayer No.	Statement Period	Page
[redacted]36	[redacted]	1998 Annual Summary	18 of 24

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant 8386
STEVE J MOSS
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

1998 INCOME SUMMARY

Reportable Dividends	2,268.00 *
Reportable Interest	0.00
Non-Reportable Money Fund Dividends	0.00
Non-Reportable Div /Limited Partnership Div.	0.00
Non-Reportable Interest	0.00
Non-Reportable OID	0.00
Total	2,268.00
Accrued Interest Paid	0.00
Foreign Tax Paid - Dividends	294.80
Foreign Tax Paid - Interest	0.00
Margin Interest Charged	0.00

* Includes Reportable CMA Money Fund Dividends

1998 FINANCIAL MARKET INDICATORS

INDICATOR	PERCENTAGE CHANGE (%)
CMA Tax-Exempt Fund	2.98
CMA Money Fund	5.15
3-Month Treasury Bills	5.23
Long-Term Treasury Bonds	13.78
Long-Term Municipal Bonds	7.09
Dow Jones Industrials	16.10
Standard & Poor's 500	26.67
NYSE Composite	16.55
NASDAQ Composite	39.63

REALIZED CAPITAL GAIN AND LOSS SUMMARY *

	GAINS	LOSSES	NET
SHORT-TERM	21,875.43	(7,884.81)	13,990.62
LONG-TERM - 20%	0.00	0.00	0.00

CAPITAL GAIN DISTRIBUTIONS

28% Rate Gain	0.00	20% Rate Gain	0.00
Unrecap. Sec. 1250 Gain	0.00	Section 1202 Gain	0.00

* Excludes Transactions For Which We Have Insufficient Data

1998 Annual Statement Summary Information is a personal summary of your account activity provided exclusively for our select clients. The gain (loss) calculations and tax exempt income data are ded to facilitate your review and are not reported to the IRS The gain (loss) information may not include return of capital, sales load deferral or wash sales adjustments, or transactions that settled December 31, 1998 In calculating gain (loss), unless otherwise noted, it was assumed that the oldest position was liquidated first, and that an election was in effect to amortize the premium paid e purchase of taxable bonds The cost basis for most Original Issue Discount ("OID) obligations includes the accretion of OID. Securities distributed from a retirement accountreflect cost basis r than tax basis. Other methods for calculating gain (loss) are available. Please consult your tax advisor for more information

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
36	AXA-UAP AMERN DEP SHS	02/09/98	08/12/98	2,276.92	1,579.50	697.42
5	AXA-UAP AMERN DEP SHS	04/15/98	08/12/98	316.23	305.91	10.32
14	AXA-UAP AMERN DEP SHS	06/30/98	08/12/98	885.48	787.50	97.98
10	AKTIEBOLAGET ELECLUX ADR	02/09/98	04/15/98	965.59	710.00	255.59
9	AKTIEBOLAGET ELECLUX ADR	02/09/98	07/13/98	296.41	258.31	38.10
38	AKTIEBOLAGET ELECLUX ADR	02/09/98	08/12/98	1,287.20	1,090.69	196.51
38	ALCATEL ALSTHOM SPON ADR	02/09/98	07/16/98	1,764.13	969.00	795.13
83	ALCATEL ALSTHOM SPON ADR	02/09/98	08/12/98	3,174.64	2,116.50	1,058.14
82	BANCO DE SANTANDER ADR	02/09/98	07/13/98	2,203.06	1,532.38	670.68
105	BANCO CENTRL HIS NEW ADR	03/06/98	08/12/98	1,240.26	1,120.83	119.43
60	BANCO CENTRL HIS NEW ADR	04/21/98	08/12/98	708.73	681.20	27.53
29	BANK OF IRELAND SPNS ADR	02/09/98	08/12/98	2,261.92	2,059.00	202.92
39	BG PLC FINAL INSTL ADR	02/09/98	08/12/98	1,218.70	1,018.88	199.82
16	BAYERISCHE VERSBK AG ADR	02/09/98	04/14/98	1,206.35	1,014.00	192.35
11	BAYERISCHE VERSBK AG ADR	03/05/98	04/14/98	829.38	682.00	147.38
19	BOOTS CO LTD ADR	02/09/98	08/04/98	629.91	570.00	59.91
17	BOOTS CO LTD ADR	02/09/98	08/12/98	535.48	510.00	25.48
20	BOOTS CO LTD ADR	03/04/98	08/12/98	629.98	611.25	18.73
13	BRIT PETE PLC ADR NEW	02/09/98	04/14/98	1,143.81	1,040.00	103.81
18	BRIT TELECOM F INSTL ADR	02/09/98	03/05/98	1,755.35	1,677.37	77.98
10	BRIT TELECOM F INSTL ADR	02/09/98	04/15/98	1,103.66	931.88	171.78
150	COMPASS GRP PLC SPN ADR	02/09/98	08/12/98	1,387.45	1,050.00	337.45
30	CHILGENER S A SPND ADR	02/09/98	03/04/98	674.97	592.50	82.47
22	CIA TELEC CHLE SPDADR NW	02/09/98	03/04/98	587.21	555.50	31.71
39	CABLE&WIRELSS C SPON ADR	08/06/98	08/12/98	1,769.57	1,730.63	38.94
45	CANON INC ADR REP5SH	02/09/98	08/12/98	1,006.84	991.13	15.71
150	CISCO SYSTEMS INC COM	12/01/97	02/04/98	9,646.55	9,062.50	584.05
55	DEUTSCHE TELE AG SPN ADR	02/09/98	04/14/98	1,234.05	1,038.13	195.92
17	DIAGEO PLC SPSD ADR NEW	02/09/98	07/13/98	843.94	637.50	206.44
38	DIAGEO PLC SPSD ADR NEW	02/09/98	08/04/98	1,748.67	1,425.00	323.67
3	DRESDNER BK AG SPND ADR	07/07/98	08/12/98	157.88	157.43	.45

102 Note: Capital gains and losses in this statement are not reported to the IRS.

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
38	ELF AQUITAINE SPONSD ADR	02/09/98	04/16/98	2,330.75	2,052.00	278.75
27	ENI S P A SPONSORED ADR	02/09/98	06/26/98	1,731.96	1,559.25	172.71
29	ECI TELECOM LTD COM	02/09/98	04/23/98	856.20	775.75	80.45
46	FRANCE TELECOM ADR	02/09/98	08/12/98	3,127.89	2,032.63	1,095.26
26	GROUPE DANONE SPON ADR	02/09/98	08/12/98	1,449.44	1,025.38	424.06
26	GROUPE DANONE SPON ADR	04/16/98	08/12/98	1,449.45	1,180.95	268.50
22	GENER S.A. SPDS ADR	02/09/98	04/23/98	500.48	434.50	65.98
27	HENKEL KGAA SPNRD ADR	02/09/98	08/12/98	2,065.42	1,539.00	526.42
9	HENKEL KGAA SPNRD ADR	03/06/98	08/12/98	688.48	551.25	137.23
35	ISTITUTO MOB ITAL SPNADR	02/09/98	08/12/98	1,736.81	1,535.63	201.18
17	ISTITUTO MOB ITAL SPNADR	04/15/98	08/12/98	843.60	805.38	38.22
33	ING GP NV SPSD ADR	02/09/98	08/12/98	2,225.36	1,577.81	647.55
17	MANNESMANN SPSD ADR	02/09/98	07/17/98	1,948.98	953.70	995.28
13	MANNESMANN SPSD ADR	02/09/98	08/12/98	1,273.95	729.30	544.65
10	MANNESMANN SPSD ADR	03/04/98	08/12/98	979.97	624.00	355.97
68	MONTEDSN SPA SPN ADR NEW	02/09/98	07/14/98	896.03	684.25	211.78
34	MONTEDSN SPA SPN ADR NEW	02/09/98	08/12/98	393.11	342.13	50.98
88	NINTENDO LTD ADR	02/09/98	08/12/98	1,044.96	1,001.00	43.96
79	NINTENDO LTD ADR	07/14/98	08/12/98	938.10	936.15	1.95
7	NESTLE S A REP RG SH ADR	02/09/98	08/04/98	715.37	593.24	122.13
24	NESTLE S A REP RG SH ADR	02/09/98	08/12/98	2,369.92	2,034.01	335.91
32	NOKIA CORP "A" ADR	04/15/98	08/12/98	2,579.91	1,988.38	591.53
6	NOKIA CORP "A" ADR	04/29/98	08/12/98	483.73	383.63	100.10
7	NOKIA CORP "A" ADR	06/26/98	08/12/98	564.36	484.03	80.33
33	NORTHERN TELECOM LTD	02/09/98	04/23/98	2,055.37	1,538.63	516.74
15	PHILIPS ELECTRS N V	02/09/98	08/04/98	1,223.24	990.00	233.24
20	PORTUGAL TELECOM ADR	02/09/98	08/06/98	1,066.40	1,040.00	26.40
200	PEOPLESOFT INC COM	12/01/97	02/04/98	8,062.23	6,993.75	1,068.48
7	ROYAL PTT NDRLD NV ADR	08/07/98	08/12/98	286.56	281.31	5.25
47	RHONE POULENC SPSRD ADR	02/09/98	08/12/98	2,373.41	2,062.13	311.28
28	ROYAL BANK CANADA PV$1	02/09/98	04/27/98	1,619.82	1,559.25	60.57

Note: Capital gains and losses in this statement are not reported to the IRS.

VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL GAINS

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
73	SOCIETE GENERAL SPN ADR	02/09/98	08/12/98	2,901.65	2,144.38	757.27
6	SAP AK SPSD ADR	02/09/98	07/17/98	1,320.41	804.00	516.41
24	SAP AKGSLTT SPONSORD ADR	02/09/98	08/12/98	1,291.45	804.00	487.45
20	SAP AKGSLTT SPONSORD ADR	04/16/98	08/12/98	1,076.22	817.50	258.72
23	SMITHLNE BCHM ADR ORD	08/06/98	08/12/98	1,239.08	1,233.12	5.96
14	TDK CORP AMERN DEP SHR	02/09/98	04/15/98	1,161.26	1,022.00	139.26
7	TELEFONOS M SA RP L ADR	02/09/98	03/04/98	362.78	361.37	1.41
10	TELEFONOS M SA RP L ADR	02/09/98	04/14/98	547.77	516.26	31.51
32	TELE DANMK A/S SPD ADR B	03/05/98	08/12/98	1,531.94	1,100.00	431.94
44	TELECOM ITALIA SPA SPADR	02/09/98	08/12/98	3,475.88	3,041.50	434.38
8	UNILEVER NV 4FLN NY	02/09/98	08/04/98	561.98	486.00	75.98
18	UNILEVER NV 4FLN NY	02/09/98	08/12/98	1,237.45	1,093.50	143.95
30	UNILEVER PLC AMERN SHS	02/09/98	08/12/98	1,156.84	1,025.63	131.21
10	VODAFONE GRP PLC SPN ADR	02/09/98	08/04/98	1,324.35	833.74	490.61
2	VODAFONE GRP PLC SPN ADR	02/09/98	08/12/98	261.48	166.76	94.72
12	VODAFONE GRP PLC SPN ADR	04/15/98	08/12/98	1,568.95	1,253.63	315.32
58	VOLVO AKTIEBOLAGET ADR	02/09/98	04/24/98	1,710.94	1,558.75	152.19
17	WPP GROUP PLC SPNADR NEW	02/09/98	08/05/98	1,018.37	748.00	270.37
29	WPP GROUP PLC SPNADR NEW	02/09/98	08/12/98	1,805.18	1,276.00	529.18
3	ZENECA GRP PLC SPSD ADR	02/09/98	03/05/98	377.78	364.87	12.91
129	TESCO PLC 5P FN	03/05/98	07/08/98	389.98	371.94	18.04
			SUBTOTAL	121,693.32	99,817.89	21,875.43

Note: Capital gains and losses in this statement are not reported to the IRS.

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
65	BANK TOKYO MITSB SPN ADR	02/09/98	08/12/98	528.11	1,019.69	(491.58)
12	BARCLAYS PLC ADR	02/09/98	08/04/98	1,359.33	1,506.00	(146.67)
40	BASF A G NEW ADR	04/15/98	08/12/98	1,652.43	1,820.00	(167.57)
12	BASF A G NEW ADR	06/26/98	08/12/98	495.74	577.50	(81.76)
13	BRIT PETE PLC ADR NEW	02/09/98	08/12/98	1,017.21	1,040.00	(22.79)
32	CIFRA SA SP ADR 'V'	04/27/98	08/12/98	407.98	561.78	(153.80)
14	CIA ANONIMA TEL SPON ADR	02/09/98	03/04/98	495.23	511.00	(15.77)
19	CIA TELEC CHLE SPDADR NW	02/09/98	04/15/98	474.42	479.75	(5.33)
51	CEMEX S A SPONSORED ADR	02/09/98	03/04/98	484.48	484.50	(.02)
55	CEMEX S A SPONSORED ADR	02/09/98	08/04/98	432.39	522.50	(90.11)
17	CRH PLC ADR	02/09/98	08/06/98	1,053.96	1,060.38	(6.42)
8	DAI NIPPON PRTNG ADR	07/07/98	08/12/98	1,199.96	1,335.60	(135.64)
4	DAI NIPPON PRTNG ADR	07/14/98	08/12/98	599.98	667.44	(67.46)
38	DRESDNER BK AG SPND ADR	04/14/98	08/12/98	1,999.67	2,032.05	(32.38)
7	DRESDNER BK AG SPND ADR	06/29/98	08/12/98	368.36	380.63	(12.27)
16	ELECTRBRS CNTRAIS ADRPFD	04/27/98	06/26/98	226.99	340.19	(113.20)
15	ELECTRBRS CNTRAIS ADRPFD	04/28/98	06/26/98	212.81	313.91	(101.10)
8	ENI S P A SPONSORED ADR	04/16/98	06/26/98	513.18	541.78	(28.60)
19	FORENINGSSPARBENKEN ADR	04/28/98	08/12/98	510.61	608.99	(98.38)
22	FOMENTO ECNMCO MEX SPADR	08/07/98	08/12/98	591.23	652.62	(61.39)
21	FUJI PHOTO FILM ADR NEW	02/09/98	04/15/98	786.42	829.49	(43.07)
31	FUJI PHOTO FILM ADR NEW	02/09/98	08/12/98	1,069.46	1,224.51	(155.05)
98	GKN PUB LTD CO UK ADR	08/05/98	08/12/98	1,175.96	1,237.25	(61.29)
4	GROUPE DANONE SPON ADR	06/26/98	08/12/98	223.00	230.92	(7.92)
23	GLAXO WELLCOME SPNSD ADR	02/09/98	03/04/98	1,246.02	1,414.50	(168.48)
19	GLAXO WELLCOME SPNSD ADR	02/09/98	04/23/98	993.77	1,168.50	(174.73)
84	GREAT UNVL S PLC ADR FN	03/06/98	08/12/98	955.46	1,134.00	(178.54)
14	HONDA MOTOR ADR NEW	02/09/98	08/12/98	951.96	1,030.75	(78.79)
25	ITO YOKADO ADR NEW	07/09/98	08/12/98	1,090.58	1,306.25	(215.67)
12	ITO YOKADO ADR NEW	07/15/98	08/12/98	523.49	621.60	(98.11)
48	KIMBERLY CLARK A CPO ADR	02/09/98	08/04/98	633.87	1,056.00	(422.13)

os Note: Capital gains and losses in this statement are not reported to the IRS.

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
7	LUKOIL SPONSORED ADR	02/09/98	06/25/98	259.21	514.50	(255.29)
92	MITSUBISHI CP SPNSRD ADR	07/09/98	08/12/98	1,023.46	1,252.12	(228.66)
51	MITSUBISHI CP SPNSRD ADR	07/14/98	08/12/98	567.36	660.45	(93.09)
60	MONTEDSN SPA SPN ADR NEW	04/15/98	08/12/98	693.73	915.00	(221.27)
59	MINEBEA CO 6479 SPND ADR	07/09/98	08/12/98	1,194.70	1,244.90	(50.20)
32	MINEBEA CO 6479 SPND ADR	07/16/98	08/12/98	647.98	715.20	(67.22)
29	NIPPON TELG&TEL SPDN ADR	07/09/98	08/12/98	1,130.96	1,225.25	(94.29)
16	NIPPON TELG&TEL SPDN ADR	07/14/98	08/12/98	623.98	675.89	(51.91)
36	NATIONAL GRID GR SPN ADR	08/05/98	08/12/98	1,250.95	1,260.00	(9.05)
29	NOVARTIS ADR	02/09/98	08/12/98	2,338.05	2,450.50	(112.45)
9	NTL WSTMNSTER BK PLC ADR	02/09/98	08/04/98	996.46	1,017.00	(20.54)
603	OLIVETTI SPA ADR NEW	08/06/98	08/12/98	1,300.02	1,398.96	(98.94)
27	PETROLEO BRAS SA ADR	04/28/98	06/26/98	487.49	673.58	(186.09)
19	RWE AG SPONSORED ADR	02/09/98	08/12/98	947.59	1,052.13	(104.54)
11	RWE AG SPONSORED ADR	03/05/98	08/12/98	548.60	592.63	(44.03)
15	RWE AG SPONSORED ADR	04/17/98	08/12/98	748.11	761.25	(13.14)
24	ROYAL PTT NDRLD NV ADR	02/09/98	08/12/98	982.45	1,050.00	(67.55)
8	RHONE POULENC SPSRD ADR	06/26/98	08/12/98	403.99	454.80	(50.81)
23	ROCHE HLDG LTD SPN ADR	02/09/98	04/24/98	2,290.09	2,691.00	(400.91)
77	SURGUTNEFTEGAZ ADR	02/09/98	05/27/98	398.76	577.50	(178.74)
16	SEKISUI HOUSE LTD ADR	07/07/98	08/12/98	1,183.96	1,310.00	(126.04)
8	SEKISUI HOUSE LTD ADR	07/14/98	08/12/98	591.98	663.00	(71.02)
50	SHELL TRNS&TRDNG NYSHNEW	02/09/98	07/09/98	2,031.23	2,081.25	(50.02)
26	SIEMENS A G ADR NEW	08/06/98	08/12/98	1,767.94	1,798.05	(30.11)
39	SMITHLNE BCHM ADR ORD	02/09/98	03/04/98	2,360.68	2,544.75	(184.07)
9	SONY CORP ADR NEW	02/09/98	04/14/98	789.72	824.06	(34.34)
13	SONY CORP ADR NEW	02/09/98	08/12/98	1,036.71	1,190.32	(153.61)
9	SONY CORP ADR NEW	07/15/98	08/12/98	717.73	826.31	(108.58)
26	TELEFONOS M SA RP L ADR	08/07/98	08/12/98	1,140.71	1,197.68	(56.97)
11	TOTAL S A SPONSORED ADR	04/27/98	08/12/98	589.17	610.98	(21.81)
9	TELECMUNTN BR SA SPN ADR	03/05/98	06/25/98	969.92	1,117.13	(147.21)

Note: Capital gains and losses in this statement are not reported to the IRS

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Merrill Lynch

1998 ANNUAL SUMMARY STATEMENT

Annual Statement

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VIRGINIA WARD TURNER

1998 CAPITAL GAIN AND LOSS TRANSACTIONS

SHORT TERM CAPITAL LOSSES

Quantity	Security Description	Date of Acquisition or Cover of Short	Date of Liquidation or Short Sale	Sales Price	Cost Basis	Gain or (Loss)
5	TELECMUNTN BR SA SPN ADR	04/28/98	06/25/98	538.86	580.63	(41.77)
6	TELECMUNTN BR SA SPN ADR	08/04/98	08/12/98	594.36	659.25	(64.89)
9	TELEFONICA SA SPAIN ADR	07/14/98	08/12/98	1,297.08	1,331.44	(34.36)
19	TOYOTA MOTOR CORP ADR	02/09/98	04/15/98	1,010.76	1,062.81	(52.05)
31	VNU N.V. SPONSORED ADR	08/07/98	08/12/98	1,201.20	1,241.55	(40.35)
130	VOLKSWAGEN A G SPONS ADR	04/15/98	08/12/98	2,079.93	2,148.25	(68.32)
20	YPF SOCIEDAD ANON SPN	04/29/98	06/25/98	576.98	682.33	(105.35)
24	ZENECA GRP PLC SPSD ADR	02/09/98	08/12/98	860.97	973.01	(112.04)
3	BAYER MOTORENWERKE 50 DM	06/25/98	08/19/98	2,640.00	3,105.00	(465.00)
208	BRITISH AEROSPACE	03/05/98	08/12/98	1,482.00	1,612.00	(130.00)
258	TESCO PLC 5P FN	03/05/98	07/13/98	741.75	743.91	(2.16)
			SUBTOTAL	69,311.64	77,196.45	(7,884.81)
			NET SHORT TERM CAPITAL GAIN (LOSS) TOTAL			13,990.62

OTHER TRANSACTIONS

3	CENTRAIS GERADS PREF ADR	06/11/98	07/07/98	19.68	N/A	N/A
24	TNT POST GRP N.V SPN ADR	07/09/98	08/04/98	576.90	N/A	N/A
3	UBS AG	06/30/98	08/12/98	1,146.00	N/A	N/A

N/A - Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the Capital Gain or (Loss) Column and are not included in the realized capital gain and loss summary

Note: Capital gains and losses in this statement are not reported to the IRS.

END OF STATEMENT

Merrill Lynch, Pierce, Fenner & Smith Inc

PRIORITY CLIENT SERVICES

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	12/31/97 Value	%	01/30/98 Value	%
Cash/Money Funds	86,716	84	87,077	84
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	16,162	16	16,459	16
Mutual Funds				
Options				
Other				
Long Market Value	102,878		103,536	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	102,878		103,536	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	361.60	361.60
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends		
Income Not Reported		
Total	361.60	361.60

Merrill Lynch Consults Service

Your Investment Manager:
BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Consults manager. Your Financial Consultant would be pleased to arrange such a discussion

Important Notice

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to:

Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date	Credits	This Statement	Year-to-Date	Debits	This Statement	Year-to-Date
ening Balance Cash & Money Funds	86,716.35		Sales			Purchases		
			Income	361.60	361.60	Withdrawals		
			Funds Received			Other		
Credits & Debits	361.60	361.60	Other					
sing Balance Cash & Money Funds	87,077.95							
			Total Credits	361.60	361.60	Total Debits		

Current Portfolio

uantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
87,077	CMA MONEY FUND		1.00	87,077	1.00	87,077			4,572	5.25

Merrill Lynch

PRIORITY

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
150	CISCO SYSTEMS INC COM	CSCO		12/01/97	60.41	9,062	63.06	9,459	397		
200	PEOPLESOFT INC COM	PSFT		12/01/97	34.96	6,993	35.00	7,000	7		
	Total Equities					16,055		16,459	404		
	Total of Long Portfolio					103,132		103,536	404	4,572	4.42

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
	Dividends and Interest					
01/30	Share Dividend	361	CMA MONEY FUND			
01/30	Cash Dividend		CMA MONEY FUND FROM 1-01 THRU 1-29			.60
	Income Total		CMA MONEY FUND SHARE DIVIDEND			361.00
			Net Total			361.60

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
12/31	Opening Balance						
01/05	Purchase	1	CMA MONEY FUND			1.35CR	86,715
01/30	Share Dividend	361	CMA MONEY FUND		1.00	.35CR	86,716
01/30	Cash Dividend		CMA MONEY FUND FROM 1-01 THRU 1-29		.60CR		
01/30	Closing Balance				.95CR	.95CR	87,077

VIRGINIA WARD TURNER

greement Regarding Your Securities Account and Other Important Information
, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows
) All transactions in your account are subject to the constitution, rules, regulations, customs, ages, rulings and interpretations of the exchange or market, and its clearing house, if any, here the transactions are executed, and if not executed on any exchange, the National Association Securities Dealers, Inc
) Unless you give us other instructions, we will hold for your account any securities you rchase and the proceeds of any securities you sell
) We will direct your order for a multi-listed security or option to the market place we consider be the primary market for that security, unless you give us specific instructions to direct order elsewhere
) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian ounts). In the event of a call for less than an entire issue or series of those securities, e securities to be called will be automatically selected on a random basis from those held in bulk e probability that your holdings will be selected is proportional to the amount of your holdings lative to those of other customers
) If you have any obligations to us we can, subject to applicable rules and regulations of gulatory bodies, without notifying you, take any of the following actions with any or all securities your account, including securities you may acquire or deposit to secure your account
We can pledge, repledge, hypothecate, or rehypothecate the securities They may be commingled with securities carried for the accounts of other customers
We can lend the securities
We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery
e can take any of these actions until you have discharged all your obligations to us. The amount volved in these actions may be more or less than the amount you owe us.
) We are not responsible for the loss or destruction of securities that are placed in the custody of a reign bank or broker or other custodian, and are lost or destroyed as a result of war, il commotion, enemy action, government acts or any other causes beyond the control of the pository or us
) This statement of account shall be deemed conclusive if not objected to within ten (10) days.
) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless u give us written notice to the contrary at the time. This agreement will inure to the benefit of your to whom we transfer the account. Nothing contained in this paragraph shall affect your ht to transfer your account under NYSE Rule 412
surance
e are a member of the Securities Investor Protection Corporation (SIPC). The securities held in ur account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch r details, refer to the Program Description for your account, if applicable, or speak with your nancial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, e not backed or guaranteed by any bank nor are they insured by the FDIC.

errill Lynch, Pierce, Fenner & Smith Inc
orld Financial Center
orth Tower
w York, N.Y. 10281-1332
ember, Securities Investor Protection Corporation (SIPC)

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CODE 501 1 [illegible]

Other Important Information
(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect
(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.
(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.
(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation, however, a summary of this information will be made available to you upon request.
(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request
Special Note If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.
WCMA Loan Account Activity
Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details
Managed Trust Units
Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

‡	Interest reported to IRS by Merrill Lynch as required by law
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by law.
*	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this company.
	Transactions reported to IRS.
#	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
A	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction
N/A	Value and/or cost data not available.
N/C	Not calculated
N/N	Non-negotiable securities
N/N N/O	Non-negotiable securities held registered in your name.
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge.
RG	Bonds registered for both principal and interest.

January 1998

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC// 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	01/30/98 Value	%	02/27/98 Value	%
ash/Money Funds	87,077	84	6,444	6
.D's/Equivalents				
overnment Securities				
orporate Bonds				
unicipal Bonds				
quities	16,459	16	102,080	94
utual Funds				
ptions				
ther				
ong Market Value	103,536		108,524	
hort Market Value				
stimated Accrued Interest				
ebit Balance				
et Portfolio Value	103,536		108,524	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	189.87	551.47
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends		
Income Not Reported		
Total	189.87	551.47

Merrill Lynch Consults Service

Your Investment Manager:
BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

ing a Consults client, you have the Merrill Lynch ommitment to quality service. Your Financial Consultant available for ongoing consultations and can respond to y questions you may have regarding your portfolio.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant

IRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
ning Balance ash & Money unds	87,077 95	
Credits & Debits	80,633.91DR	80,272.31DR
ing Balance ash & Money unds	6,444.04	

Credits	This Statement	Year-to-Date
Sales	17,708.78	17,708.78
Income	189.87	551.47
Funds Received		
Other		
Total Credits	17,898.65	18,260 25

Debits	This Statement	Year-to-Date
Purchases	98,082.02	98,082.02
Withdrawals		
Other	450.54	450.54
Total Debits	98,532.56	98,532.56

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	1,652.53	1,652.53
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description		Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
150	CISCO SYSTEMS INC	COM	12/01/97	02/04/98	9,646.55	9,062.50	584.05	ST
200	PEOPLESOFT INC	COM	12/01/97	02/04/98	8,062.23	6,993.75	1,068.48	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
6,443	CMA MONEY FUND		1.00	6,443	1.00	6,443			331	5.14
	Total Cash/Money Funds			6,444		6,444			331	5.14

'IRGINIA WARD TURNER

Current Portfolio

ıantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
36	AXA-UAP AMERN DEP SHS	AXA		02/09/98	43.87	1,579	48.37	1,741	162		
29	AKTIEBOLAGET ELECLUX ADR	ELUXY		02/09/98	71.00	2,059	76.00	2,204	145		
121	ALCATEL ALSTHOM SPON ADR	ALA		02/09/98	25.50	3,085	26.18	3,168	83	35	1.10
41	BANCO DE SANTANDER ADR	STD		02/09/98	37.37	1,532	46.62	1,911	379	24	1.28
29	BANK OF IRELAND SPNS ADR	IRE		02/09/98	71.00	2,059	78.31	2,271	212	31	1.38
65	BANK TOKYO MITSB SPN ADR	MBK		02/09/98	15.68	1,019	14.25	926	(93)	4	.41
39	BG PLC FINAL INSTL ADR	BRG		02/09/98	26.12	1,018	25.31	987	(31)	47	4.74
12	BARCLAYS PLC ADR	BCS		02/09/98	125.50	1,506	119.00	1,428	(78)	31	2.14
16	BAYERISCHE VERSBK AG ADR	BAVNY		02/09/98	63.37	1,014	63.00	1,008	(6)	11	1.05
36	BOOTS CO LTD ADR	BOOOY		02/09/98	30.00	1,080	31.00	1,116	36	25	2.21
26	BRIT PETE PLC ADR NEW	BP		02/09/98	80.00	2,080	82.68	2,149	69	60	2.78
28	BRIT TELECOM F INSTL ADR	BTY		02/09/98	93.18	2,609	101.00	2,828	219	94	3.31
75	COMPASS GRP PLC SPN ADR	CMSGY		02/09/98	14.00	1,050	14.37	1,078	28		
52	CHILGENER S A SPND ADR	CHR		02/09/98	19.75	1,027	24.00	1,248	221		
14	CIA ANONIMA TEL SPON ADR	VNT		02/09/98	36.50	511	35.37	495	(16)		
41	CIA TELEC CHLE SPDADR NW	CTC		02/09/98	25.25	1,035	27.37	1,122	87	23	2.02

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
9	CANON INC ADR REP5SH	CANNY		02/09/98	110.12	991	114.37	1,029	38	5	.47
106	CEMEX S A SPONSORED ADR	CMXBY		02/09/98	9.50	1,007	9.57	1,014	7		
17	CRH PLC ADR	CRHCY		02/09/98	62.37	1,060	61.62	1,047	(13)	14	1.30
55	DEUTSCHE TELE AG SPN ADR	DT		02/09/98	18.87	1,038	20.00	1,100	62		
55	DIAGEO PLC SPSD ADR NEW	DEO		02/09/98	37.50	2,062	41.56	2,285	223	254	11.12
38	ELF AQUITAINE SPONSD ADR	ELF		02/09/98	54.00	2,052	57.18	2,173	121	39	1.78
27	ENI S P A SPONSORED ADR	E		02/09/98	57.75	1,559	58.75	1,586	27	26	1.63
29	EGI TELECOM LTD COM	EGILF		02/09/98	26.75	775	29.06	842	67	6	.69
46	FRANCE TELECOM ADR	FTE		02/09/98	44.18	2,032	48.43	2,228	196		
52	FUJI PHOTO FILM ADR NEW	FUJIY		02/09/98	39.50	2,054	39.50	2,054		7	.34
26	GROUPE DANONE SPON ADR	DA		02/09/98	39.43	1,025	39.87	1,036	11	11	1.11
42	GLAXO WELLCOME SPNSD ADR	GLX		02/09/98	61.50	2,583	54.31	2,281	(302)	48	2.09
27	HENKEL KGAA SPNRD ADR	HENKY		02/09/98	57.00	1,539	60.75	1,640	101		
14	HONDA MOTOR ADR NEW	HMC		02/09/98	73.62	1,030	70.37	985	(45)	3	.34
35	ISTITUTO MOB ITAL SPNADR	IMI		02/09/98	43.87	1,535	41.50	1,452	(83)	23	1.58
33	ING GP NV SPSD ADR			02/09/98	47.81	1,577	53.18	1,755	178	31	1.74

IRGINIA WARD TURNER

Current Portfolio

Equities

antity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
48	KIMBERLY CLARK A CPO ADR	KCDMY		02/09/98	22.00	1,056	22.75	1,092	36	24	2.21
7	LUKOIL SPONSORED ADR	LUKOY		02/09/98	73.50	514	70.76	495	(19)	1	.21
3	MANNESMANN SPSD ADR	MNNSY		02/09/98	561.00	1,683	605.00	1,815	132	11	.63
102	MONTEDSN SPA SPN ADR NEW	MNT		02/09/98	10.06	1,026	10.12	1,032	6		
88	NINTENDO LTD ADR	NTDOY		02/09/98	11.37	1,001	11.37	1,001		6	.63
29	NOVARTIS ADR	NVTSY		02/09/98	84.50	2,450	91.50	2,653	203	17	.63
9	NTL WSTMNSTER BK PLC ADR	NW		02/09/98	113.00	1,017	111.50	1,003	(14)	28	2.78
31	NESTLE S A REP RG SH ADR	NSRGY		02/09/98	84.75	2,627	87.37	2,708	81	27	1.01
33	NORTHERN TELECOM LTD	NT		02/09/98	46.62	1,538	53.25	1,757	219	10	.56
15	PHILIPS ELECTRS N V	PHG		02/09/98	66.00	990	77.87	1,168	178	11	.93
20	PORTUGAL TELECOM ADR	PT		02/09/98	52.00	1,040	52.62	1,052	12	14	1.35
19	RWE AG SPONSORED ADR	RWEOY		02/09/98	55.37	1,052	55.25	1,049	(3)	12	1.15
24	ROYAL PTT NDRLD NV ADR	KPN		02/09/98	43.75	1,050	50.50	1,212	162	31	2.52
47	RHONE POULENC SPSRD ADR	RP		02/09/98	43.87	2,062	46.18	2,170	108	21	.97
23	ROCHE HLDG LTD SPN ADR	ROHHY		02/09/98	117.00	2,691	117.00	2,691		10	.38
28	ROYAL BANK CANADA PVS1	RY		02/09/98	55.68	1,559	58.43	1,636	77	47	2.87

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
73	SOCIETE GENERAL SPN ADR	SCGLY		02/09/98	29.37	2,144	30.00	2,190	46	37	1.69
12	SAP AK SPSD ADR	SAPHY		02/09/98	134.00	1,608	137.50	1,650	42	6	.37
32	SWISS BK CRP NEW SPN ADR	SWBZY		02/09/98	32.25	1,032	33.25	1,064	32		
77	SURGUTNEFTEGAZ ADR	SGUZY		02/09/98	7.50	577	7.37	567	(10)		
50	SHELL TRNS&TRDNG NYSHNEW	SC		02/09/98	41.62	2,081	42.56	2,128	47	61	2.87
39	SMITHKLNE BCHM ADR ORD	SBH		02/09/98	65.25	2,544	61.87	2,413	(131)	21	.89
22	SONY CORP ADR NEW	SNE		02/09/98	91.56	2,014	90.43	1,989	(25)	9	.44
14	TDK CORP AMERN DEP SHR	TDK		02/09/98	73.00	1,022	77.18	1,080	58	6	.51
17	TELEFONOS M SA RP L ADR	TMX		02/09/98	51.62	877	50.68	861	(16)	22	2.61
44	TELECOM ITALIA SPA SPADR	TI		02/09/98	69.12	3,041	68.87	3,030	(11)	23	.75
19	TOYOTA MOTOR CORP ADR	TOYOY		02/09/98	55.93	1,062	54.87	1,042	(20)	6	.55
26	UNILEVER NV 4ILN NY	UN		02/09/98	60.75	1,579	64.31	1,672	93	25	1.47
30	UNILEVER PLC AMERN SHS	UL		02/09/98	34.18	1,025	37.00	1,110	85	18	1.59
12	VODAFONE GRP PLC SPN ADR	VOD		02/09/98	83.37	1,000	88.50	1,062	62	11	1.00
58	VOLVO AKTIEBOLAGET ADR	VOLVY		02/09/98	26.87	1,558	27.12	1,573	15	27	1.73
46	WPP GROUP PLC SPNADR NEW	WPPGY		02/09/98	44.00	2,024	53.62	2,466	442	15	.60

'IRGINIA WARD TURNER

Current Portfolio

ıantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
11	ZENECA GRP PLC SPSD ADR	ZEN		02/09/98	121.62	1,337	132.93	1,462	125	21	1.41
	Total Equities					98,063		102,080	4,017	1,430	1.40
	Total of Long Portfolio					104,507		108,524	4,017	1,761	1.62

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
	Security Transactions					
2/09	• Sale	-150	CISCO SYSTEMS INC COM PRICE 64 5/ 16			9,646.55
2/09	• Sale	-200	PEOPLESOFT INC COM PRICE 40 5/ 16			8,062.23
2/12	Purchase	36	AXA-UAP AMERN DEP SHS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.875000		1,579.50	
2/12	Purchase	29	AKTIEBOLAGET ELECLUX ADR PRICE 71.000000		2,059.00	
2/12	Purchase	121	ALCATEL ALSTHOM SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 25.500000		3,085.50	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
02/12	Purchase	41	BANCO DE SANTANDER ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 37.375000		1,532.38	
02/12	Purchase	29	BANK OF IRELAND SPNS ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 71.000000		2,059.00	
02/12	Purchase	65	BANK TOKYO MITSB SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 15.687500		1,019.69	
02/12	Purchase	39	BG PLC FINAL INSTL ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 26.125000		1,018.88	
02/12	Purchase	12	BARCLAYS PLC ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 125.500000		1,506.00	
02/12	Purchase	16	BAYERISCHE VERSBK AG ADR PRICE 63.375000		1,014.00	
02/12	Purchase	36	BOOTS CO LTD ADR PRICE 30.000000		1,080.00	
02/12	Purchase	26	BRIT PETE PLC ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 80.000000		2,080.00	
02/12	Purchase	28	BRIT TELECOM F INSTL ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 93.187500		2,609.25	
02/12	Purchase	75	COMPASS GRP PLC SPN ADR PRICE 14.000000		1,050.00	

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IRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
/12	Purchase	52	CHILGENER S A SPND ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 19.750000		1,027.00	
/12	Purchase	14	CIA ANONIMA TEL SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.500000		511.00	
/12	Purchase	41	CIA TELEC CHLE SPDADR NW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 25.250000		1,035.25	
/12	Purchase	9	CANON INC ADR REP5SH PRICE 110.125000		991.13	
/12	Purchase	106	CEMEX S A SPONSORED ADR PRICE 9.500000		1,007.00	
/12	Purchase	17	CRH PLC ADR PRICE 62.375000		1,060.38	
/12	Purchase	55	DEUTSCHE TELE AG SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 18.875000		1,038.13	
/12	Purchase	55	DIAGEO PLC SPSD ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 37.500000		2,062.50	
/12	Purchase	38	ELF AQUITAINE SPONSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 54.000000		2,052.00	
/12	Purchase	27	ENI S P A SPONSORED ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 57.750000		1,559.25	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
02/12	Purchase	29	ECI TELECOM LTD COM PRICE 26.750000		775.75	
02/12	Purchase	46	FRANCE TELECOM ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 44.187500		2,032.63	
02/12	Purchase	52	FUJI PHOTO FILM ADR NEW PRICE 39.500000		2,054.00	
02/12	Purchase	26	GROUPE DANONE SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 39.437500		1,025.38	
02/12	Purchase	42	GLAXO WELLCOME SPNSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 61.500000		2,583.00	
02/12	Purchase	27	HENKEL KGAA SPNRD ADR PRICE 57.000000		1,539.00	
02/12	Purchase	14	HONDA MOTOR ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 73.625000		1,030.75	
02/12	Purchase	35	ISTITUTO MOB ITAL SPNADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.875000		1,535.63	
02/12	Purchase	33	ING GP NV SPSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 47.812500		1,577.81	
02/12	Purchase	48	KIMBERLY CLARK A CPO ADR PRICE 22.000000		1,056.00	
02/12	Purchase	7	LUKOIL SPONSORED ADR PRICE 73.500000		514.50	

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IRGINIA WARD TURNER

Monthly Activity

Security Transactions

Date	Transaction	Quantity	Description	Price	Debit	Credit
2/12	Purchase	3	MANNESMANN SPSD ADR PRICE 561.000000		1,683.00	
2/12	Purchase	102	MONTEDSN SPA SPN ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 10.062500		1,026.38	
2/12	Purchase	88	NINTENDO LTD ADR PRICE 11.375000		1,001.00	
2/12	Purchase	29	NOVARTIS ADR PRICE 84.500000		2,450.50	
2/12	Purchase	9	NTL WSTMNSTER BK PLC ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 113.000000		1,017.00	
2/12	Purchase	31	NESTLE S A REP RG SH ADR PRICE 84.750000		2,627.25	
2/12	Purchase	33	NORTHERN TELECOM LTD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 46.625000		1,538.63	
2/12	Purchase	15	PHILIPS ELECTRS N V EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 66.000000		990.00	
2/12	Purchase	20	PORTUGAL TELECOM ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 52.000000		1,040.00	
2/12	Purchase	19	RWE AG SPONSORED ADR PRICE 55.375000		1,052.13	
2/12	Purchase	24	ROYAL PTT NDRLD NV ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.750000		1,050.00	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
02/12	Purchase	47	RHONE POULENC SPSRD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.875000		2,062.13	
02/12	Purchase	23	ROCHE HLDG LTD SPN ADR PRICE 117.000000		2,691.00	
02/12	Purchase	28	ROYAL BANK CANADA PV$1 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 55.687500		1,559.25	
02/12	Purchase	73	SOCIETE GENERAL SPN ADR PRICE 29.375000		2,144.38	
02/12	Purchase	12	SAP AK SPSD ADR PRICE 134.000000		1,608.00	
02/12	Purchase	32	SWISS BK CRP NEW SPN ADR PRICE 32.250000		1,032.00	
02/12	Purchase	77	SURGUTNEFTEGAZ ADR PRICE 7.500000		577.50	
02/12	Purchase	50	SHELL TRNS&TRDNG NYSHNEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 41.625000		2,081.25	
02/12	Purchase	39	SMITHLNE BCHM ADR ORD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 65.250000		2,544.75	
02/12	Purchase	22	SONY CORP ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 91.562500		2,014.38	
02/12	Purchase	14	TDK CORP AMERN DEP SHR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 73.000000		1,022.00	

PRIORITY CLIENT SERVICES

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IRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
2/12	Purchase	17	TELEFONOS M SA RP L ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 51.625000		877.63	
2/12	Purchase	44	TELECOM ITALIA SPA SPADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 69.125000		3,041.50	
2/12	Purchase	19	TOYOTA MOTOR CORP ADR PRICE 55.937500		1,062.81	
2/12	Purchase	26	UNILEVER NV 4FLN NY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 60.750000		1,579.50	
2/12	Purchase	30	UNILEVER PLC AMERN SHS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 34.187500		1,025.63	
2/12	Purchase	12	VODAFONE GRP PLC SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 83.375000		1,000.50	
2/12	Purchase	58	VOLVO AKTIEBOLAGET ADR PRICE 26.875000		1,558.75	
2/12	Purchase	46	WPP GROUP PLC SPNADR NEW PRICE 44.000000		2,024.00	
2/12	Purchase	11	ZENECA GRP PLC SPSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 121.625000		1,337.88	
			Net Total		80,373.24	

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
02/27	Share Dividend	189	CMA MONEY FUND			
02/27	Cash Dividend		CMA MONEY FUND FROM 1-30 THRU 2-26			.87
	Income Total		CMA MONEY FUND SHARE DIVIDEND			189.00
			Net Total			189.87
			Other Activity			
02/12	Journal Entry		ML CONSULTS FEE 1098		450.54	
			Net Total		450.54	

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IRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	17,708.78	17,708.78

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
01/30	Opening Balance					.95CR	87,077
02/09	• Sale	-150	CISCO SYSTEMS INC COM PRICE 64 5/ 16		9,646.55CR		
02/09	• Sale	-200	PEOPLESOFT INC COM PRICE 40 5/ 16		8,062.23CR		
02/10	Purchase	17,709	CMA MONEY FUND		17,709.00	17,709.73CR	87,077
02/12	Journal Entry		ML CONSULTS FEE 1Q98		450.54	.73CR	104,786
02/12	Purchase	36	AXA-UAP AMERN DEP SHS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.675000		1,579.50		
02/12	Purchase	39	AKTIEBOLAGET ELECLUX ADR PRICE 71.000000		2,059.00		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/12	Purchase	121	ALCATEL ALSTHOM SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 25.500000		3,085.50		
02/12	Purchase	41	BANCO DE SANTANDER ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 37.375000		1,532.38		
02/12	Purchase	29	BANK OF IRELAND SPNS ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 71.000000		2,059.00		
02/12	Purchase	65	BANK TOKYO MITSB SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 15.687500		1,019.69		
02/12	Purchase	39	BG PLC FINAL INSTL ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 26.125000		1,018.88		
02/12	Purchase	12	BARCLAYS PLC ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 125.500000		1,506.00		
02/12	Purchase	16	BAYERISCHE VERSOK AG ADR PRICE 63.375000		1,014.00		
02/12	Purchase	36	BOOTS CO LTD ADR PRICE 30.000000		1,080.00		
02/12	Purchase	26	BRIT PETC PLC ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 80.000000		2,080.00		
02/12	Purchase	28	BRIT TELECOM F INSTL ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 93.187500		2,609.25		
02/12	Purchase	75	COMPASS GRP PLC SPN ADR PRICE 14.000000		1,050.00		

PRIORITY CLIENT SERVICE

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IRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/12	Purchase	52	CHILGENER S A SPND ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 19.750000		1,027.00		
02/12	Purchase	14	CIA ANONIMA TEL SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 36.500000		511.00		
02/12	Purchase	41	CIA TELEC CHLE SPDADR NW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 25.250000		1,035.25		
02/12	Purchase	9	CANON INC ADR REP5SH PRICE 110.125000		991.13		
02/12	Purchase	106	CEMEX S A SPONSORED ADR PRICE 9.500000		1,007.00		
02/12	Purchase	17	CRH PLC ADR PRICE 62.375000		1,060.38		
02/12	Purchase	55	DEUTSCHE TELE AG SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 18.875000		1,038.13		
02/12	Purchase	55	DIAGEO PLC SPSD ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 37.500000		2,062.50		
02/12	Purchase	38	ELF AQUITAINE SPONSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 54.000000		2,052.00		
02/12	Purchase	27	ENI S P A SPONSORED ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 57.750000		1,559.25		
02/12	Purchase	29	ECI TELECOM LTD COM PRICE 26.750000		775.75		

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/12	Purchase	46	FRANCE TELECOM ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 44.187500		2,032.63		
02/12	Purchase	52	FUJI PHOTO FILM ADR NEW PRICE 39.500000		2,054.00		
02/12	Purchase	26	GROUPE DANONE SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 39.437500		1,025.38		
02/12	Purchase	42	GLAXO WELLCOME SPNSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 61.500000		2,583.00		
02/12	Purchase	27	HENKEL KGAA SPNRD ADR PRICE 57.000000		1,539.00		
02/12	Purchase	14	HONDA MOTOR ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 73.625000		1,030.75		
02/12	Purchase	15	ISTITUTO MOB ITAL SPNADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.875000		1,535.63		
02/12	Purchase	33	ING GP NV SPSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 47.812500		1,577.81		
02/12	Purchase	48	KIMBERLY CLARK A CPO ADR PRICE 22.000000		1,056.00		
02/12	Purchase	7	LUKOIL SPONSORED ADR PRICE 73.500000		514.50		
02/12	Purchase	3	MANNESMANN SPSD ADR PRICE 561.000000		1,683.00		
02/12	Purchase	102	MONTEDSN SPA SPN ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 10.062500		1,026.18		

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IRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/12	Purchase	88	NINTENDO LTD ADR PRICE 11.375000		1,001.00		
02/12	Purchase	29	NOVARTIS ADR PRICE 84.500000		2,450.50		
02/12	Purchase	9	NTL WSTMNSTER BK PLC ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 113.000000		1,017.00		
02/12	Purchase	31	NESTLE S A REP RG SH ADR PRICE 84.750000		2,627.25		
02/12	Purchase	33	NORTHERN TELECOM LTD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 46.625000		1,538.63		
02/12	Purchase	15	PHILIPS ELECTRS N V EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 66.000000		990.00		
02/12	Purchase	20	PORTUGAL TELECOM ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 52.000000		1,040.00		
02/12	Purchase	19	RWE AG SPONSORED ADR PRICE 55.375000		1,052.13		
02/12	Purchase	24	ROYAL PTT NDRLD NV ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.750000		1,050.00		
02/12	Purchase	47	RHONE POULENC SPSRD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 43.875000		2,062.13		
02/12	Purchase	23	ROCHE HLDG LTD SPN ADR PRICE 117.000000		2,691.00		
02/12	Purchase	28	ROYAL BANK CANADA PV$1 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 55.687500		1,559.25		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/12	Purchase	73	SOCIETE GENERAL SPN ADR PRICE 29.375000		2,144.38		
02/12	Purchase	12	SAP AK SPSD ADR PRICE 134.000000		1,608.00		
02/12	Purchase	32	SWISS BK CRP NEW SPN ADR PRICE 32.250000		1,032.00		
02/12	Purchase	77	SURGUTNEFTEGAZ ADR PRICE 7.500000		577.50		
02/12	Purchase	50	SHELL TRNS&TRDNG NYSHNEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 41.625000		2,081.25		
02/12	Purchase	39	SMITHKLNE BCHM ADR ORD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 65.250000		2,544.75		
02/12	Purchase	22	SONY CORP ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 91.562500		2,014.38		
02/12	Purchase	14	TDK CORP AMERN DEP SHR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 73.000000		1,022.00		
02/12	Purchase	17	TELEFONOS M SA RP L ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 51.625000		877.63		
02/12	Purchase	44	TELECOM ITALIA SPA SPADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 69.125000		3,041.50		
02/12	Purchase	19	TOYOTA MOTOR CORP ADR PRICE 55.937500		1,062.81		
02/12	Purchase	26	UNILEVER NV 4FLN NY EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 60.750000		1,579.50		

IRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/12	Purchase	30	UNILEVER PLC AMERN SHS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 34.187500		1,025.63		
02/12	Purchase	12	VODAFONE GRP PLC SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 83.375000		1,000.50		
02/12	Purchase	58	VOLVO AKTIEBOLAGET ADR PRICE 26.875000		1,558.75		
02/12	Purchase	46	WPP GROUP PLC SPNADR NEW PRICE 44.000000		2,024.00		
02/12	Purchase	11	ZENECA GRP PLC SPSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 121.625000		1,337.88		
02/12	Sale	-98,082	CMA MONEY FUND		98,082.00CR	442.83	6,704
02/13	Sale	-450	CMA MONEY FUND REDEMPT AS OF 02/12/98		450.00CR	17CR	6,254
02/27	Share Dividend	189	CMA MONEY FUND				
02/27	Cash Dividend		CMA MONEY FUND FROM 1-30 THRU 2-26		.87CR		
02/27	Closing Balance				1.04CR	1.04CR	6,443

VIRGINIA WARD TURNER

ement Regarding Your Securities Account and Other Important Information
e the Client and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follow
All transactions in your account are subject to the constitution, rules, regulations, customs
ies, rulings and interpretations of the exchange or market, and its clearing house, if any
e the transactions are executed, and if not executed on any exchange, the National Association
curities Dealers, Inc.
Unless you give us other instructions, we will hold for your account any securities you
have and the proceeds of any securities you sell
We will direct your order for a multi-listed security or option to the market place we consider
e the primary market for that security, unless you give us specific instructions to direct
order elsewhere
We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian
ounts). In the event of a call for less than an entire issue or series of those securities,
securities to be called will be automatically selected on a random basis from those held in bulk
probability that your holdings will be selected is proportional to the amount of your holdings
tive to those of other customers
If you have any obligations to us we can, subject to applicable rules and regulations of
datory bodies, without notifying you, take any of the following actions with any or all securities
our account, including securities you may acquire or deposit to secure your account
We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled
with securities carried for the accounts of other customers
We can lend the securities
We can deliver the securities on contracts for other customers even if we do not have in our
possession and control a like amount of similar securities for delivery
can take any of these actions until you have discharged all your obligations to us. The amount
dvanced in these actions may be more or less than the amount you owe us
We are not responsible for the loss or destruction of securities that are placed in the custody of a
ign bank or broker or other custodian, and are lost or destroyed as a result of war,
l commotion, enemy action, governmental acts or any other causes beyond the control of the
ustodian or us.
This statement of account shall be deemed conclusive if not objected to within ten (10) days
We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless
give us written notice to the contrary at the time. This agreement will inure to the benefit of
one to whom we transfer the accounts. Nothing contained in this paragraph shall affect your
l to transfer your account under NYSE Rule 412.
rance
are a member of the Securities Investor Protection Corporation (SIPC). The securities held in
r account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch
details, refer to the Program Description for your account, if applicable, or speak with your
ancial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated,
not backed or guaranteed by any bank nor are they insured by the FDIC.

rrill Lynch, Pierce, Fenner & Smith Inc
rld Financial Center
rth Tower
w York, N.Y. 10281-1337
mber, Securities Investor Protection Corporation (SIPC)

Other Important Information
(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect
(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period
(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies
(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request
(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request
Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made
WCMA Loan Account Activity
Reports compiled exclusively from Merrill Lynch Business Financial Services Inc. (MLBFS, Inc.) through your WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.
Managed Trust Units
Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately

Symbols and Abbreviations

‡	Interest reported to IRS by Merrill Lynch as required by law
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by law
^	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this company
	Transactions reported to IRS
//	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf
Λ	This transaction was effected through a specialist which is our affiliate In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange Such specialists may have profited or lost in connection with this transaction
N/A	Value and/or cost data not available
N/C	Not calculated
N/N	Non-negotiable securities
N/N N/O	Non-negotiable securities held registered in your name
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
N/R	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered or vice versa without charge
RG	Bonds registered for both principal and interest.

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 83NG
(281) 588-7115

Your Merrill Lynch Office
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	02/27/98 Value	%	03/31/98 Value	%
Cash/Money Funds	6,444	6	4,553	4
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	102,080	94	112,802	96
Mutual Funds				
Options				
Other				
Long Market Value	108,524		117,355	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	108,524		117,355	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	23.69	575.16
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	2.48	2.48
Income Not Reported		
Total	26.17	577.64

Merrill Lynch Consults Service

Your Investment Manager:
BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

We encourage you to contact your Financial Consultant whenever there are changes in your financial situation or objectives, or if you wish to impose or modify reasonable restrictions in the management of your account. These changes can then be discussed directly with your Consults manager. Your Financial Consultant would be pleased to arrange such a discussion.

Important Notice

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Investment Manager. We also encourage you to discuss your portfolio at least annually with your Investment Manager. Your Financial Consultant would be pleased to arrange such discussions

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
·ning Balance Cash & Money Funds	6,444.04	
l Credits & Debits	1,890.64DR	82,162.95DR
·sing Balance Cash & Money Funds	4,553.40	

Credits	This Statement	Year-to-Date
Sales	[illegible]	[illegible]
Income	26.17	577.64
Funds Received		
Other		
Total Credits	8,370.67	26,630.92

Debits	This Statement	Year-to-Date
Purchases	[illegible]	[illegible]
Withdrawals		
Other	.37	450.93
Total Debits	10,261.31	108,793.8[illegible]

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(161.86)	1,490.67
Mid-Term	.00	.00
Long-Term	.00	.00

*Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
18	BRIT TELECOM F INSTL ADR	02/09/98	03/05/98	1,755.35	1,677.37	77.98	ST
30	CHILGENER S A SPND ADR	02/09/98	03/04/98	674.97	592.50	82.47	ST
14	CIA ANONIMA TEL SPON ADR	02/09/98	03/04/98	495.23	511.00	(15.77)	ST
22	CIA TELEC CHILE SPDADR NW	02/09/98	03/04/98	587.21	555.50	31.71	ST
51	CEMEX S A SPONSORED ADR	02/09/98	03/04/98	484.48	484.50	(.02)	ST
23	GLAXO WELLCOME SPNSD ADR	02/09/98	03/04/98	1,246.02	1,414.50	(168.48)	ST
39	SMITHLNE BCHM ADR ORD	02/09/98	03/04/98	2,360.68	2,544.75	(184.07)	ST
7	TELEFONOS M SA RP L ADR	02/09/98	03/04/98	362.78	361.37	1.41	ST
3	ZENECA GRP PLC SPSD ADR	02/09/98	03/05/98	377.78	364.87	12.91	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			3		3				
4,550	CMA MONEY FUND		1.00	4,550	1.00	4,550			232	5.09
	Total Cash/Money Funds			4,553		4,553			232	5.10

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
16	AXA-UAP AMERN DEP SHS	AXA		02/09/98	43.87	1,579	51.75	1,863	284		
29	AKTIEBOLAGET ELECLUX ADR	ELUXY		02/09/98	71.00	2,059	82.50	2,392	333		
121	ALCATEL ALSTHOM SPON ADR	ALA		02/09/98	25.50	3,085	38.00	4,598	1,513	35	.76
41	BANCO DE SANTANDER ADR	STD		02/09/98	37.37	1,532	49.43	2,026	494	31	1.55
35	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR	BCH		03/06/98	32.02	1,120	32.18	1,126	6	11	1.00
29	BANK OF IRELAND SPNS ADR	IRE		02/09/98	71.00	2,059	81.00	2,349	290	31	1.34
65	BANK TOKYO MITSB SPN ADR	MBK		02/09/98	15.68	1,019	12.06	784	(235)	4	.46
39	BG PLC FINAL INSTL ADR	BRG		02/09/98	26.12	1,018	26.37	1,028	10	47	4.55
12	BARCLAYS PLC ADR	BCS		02/09/98	125.50	1,506	122.00	1,464	(42)	31	2.09
16	BAYERISCHE VERSBK AG ADR	BAVNY		02/09/98	63.37	1,014	73.00	1,168	154	11	.91
11	BAYERISCHE VERSBK AG ADR			03/05/98	62.00	682	73.00	803	121	7	.91
27	Security Sub-Total					1,696		1,971	275	18	.91
36	BOOTS CO LTD ADR	BOOOY		02/09/98	30.00	1,080	32.62	1,174	94	25	2.10
20	BOOTS CO LTD ADR			03/04/98	30.56	611	32.62	652	41	14	2.10
56	Security Sub-Total					1,691		1,826	135	39	2.10
26	BRIT PETE PLC ADR NEW	BP		02/09/98	80.00	2,080	86.06	2,237	157	60	2.67

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
10	BRIT TELECOM F INSTL ADR	BTY		02/09/98	93.18	931	109.37	1,093	16[illegible]	33	3.0[illegible]
75	COMPASS GRP PLC SPN ADR	CMSGY		02/09/98	14.00	1,050	16.75	1,256	[illegible]06	11	[illegible]
22	CHILGENER S A SPND ADR	CHR		02/09/98	19.75	434	24.06	5[illegible]9	[illegible]		
19	CIA TELEC CHILE SPDADR NW	CTC		02/09/98	25.25	479	27.56	5[illegible]3	[illegible]	[illegible]	[illegible]
45	CANON INC ADR REP5SH	CANNY		02/09/98	22.02	991	22.75	1,0[illegible]3	[illegible]		[illegible]
55	CEMEX S A SPONSORED ADR	CMXBY		02/09/98	9.50	522	10.75	591	6[illegible]		
17	CRH PLC ADR	CRHCY		02/09/98	62.37	1,060	76.50	1,300	[illegible]	[illegible]	[illegible]
55	DEUTSCHE TELE AG SPN ADR	DT		02/09/98	18.87	1,038	22.06	1,213	[illegible]		
55	DIAGEO PLC SPSD ADR NEW	DLO		02/09/98	37.50	2,062	48.56	2,670	608	[illegible]	[illegible]
38	ELF AQUITAINE SPONSD ADR	ELF		02/09/98	54.00	2,052	64.75	2,460	408	99	1.57
27	ENI S P A SPONSORED ADR	E		02/09/98	57.75	1,559	67.75	1,829	270	26	1.43
75	FCI TELECOM LTD COM	ECILF		02/09/98	26.75	775	30.75	891	116	6	[illegible]
46	FRANCE TELECOM ADR	FTE		02/09/98	44.18	2,032	53.25	2,449	417		
52	FUJI PHOTO FILM ADR NEW	FUJIY		02/09/98	39.50	2,054	36.62	1,904	(150)	7	[illegible]
26	GROUPE DANONE SPON ADR	DA		02/09/98	39.43	1,025	48.12	1,251	226	12	9.[illegible]
19	GLAXO WELLCOME SPNSD ADR	GLX		02/09/98	61.50	1,168	54.12	1,028	(140)	22	2.10

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
84	GREAT UNVL S PLC ADR FN	GRUSY		03/06/98	13.50	1,134	12.87	1,081	(53)	26	2.36
27	HENKEL KGAA SPNRD ADR	HENKY		02/09/98	57.00	1,539	64.00	1,728	189		
9	HENKEL KGAA SPNRD ADR			03/06/98	61.25	551	64.00	576	25		
36	Security Sub-Total					2,090		2,304	214		
14	HONDA MOTOR ADR NEW	HMC		02/09/98	73.62	1,030	71.00	994	(36)	3	.33
15	ISTITUTO MOB ITAL SPNADR	IMI		02/09/98	43.87	1,535	48.12	1,684	149	23	1.36
33	ING GP NV SPSD ADR			02/09/98	47.81	1,577	56.93	1,878	301	30	1.62
48	KIMBERLY CLARK A CPO ADR	KCDMY		02/09/98	22.00	1,056	26.00	1,248	192	26	2.12
7	LUKOIL SPONSORED ADR	LUKOY		02/09/98	73.50	514	70.75	495	(19)	1	.21
3	MANNESMANN SPSD ADR	MNNSY		02/09/98	561.00	1,683	727.89	2,183	500	11	.52
1	MANNESMANN SPSD ADR			03/04/98	624.00	624	727.89	727	103	4	.52
4	Security Sub-Total					2,307		2,910	603	15	.52
102	MONTEDSN SPA SPN ADR NEW	MNT		02/09/98	10.06	1,026	14.81	1,510	484		
88	NINTENDO LTD ADR	NTDOY		02/09/98	11.37	1,001	10.62	935	(66)	6	.68
29	NOVARTIS ADR	NVTSY		02/09/98	84.50	2,450	89.00	2,581	131	20	.79
9	NTL WSTMNSTER BK PLC ADR	NW		02/09/98	113.00	1,017	109.75	987	(30)	30	3.04
31	NESTLE S A REP RG SH ADR	NSRGY		02/09/98	84.75	2,627	96.00	2,976	349	27	.92

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
33	NORTHERN TELECOM LTD	NT		02/09/98	46.62	1,538	64.62	2,132	594	10	.46
15	PHILIPS ELECTRS N V	PHG		02/09/98	66.00	990	73.43	1,101	111	12	1.12
20	PORTUGAL TELECOM ADR	PT		02/09/98	52.00	1,040	52.43	1,048	8	14	1.35
19	RWE AG SPONSORED ADR	RWEOY		02/09/98	55.37	1,052	53.00	1,007	(45)	12	1.20
11	RWE AG SPONSORED ADR			03/05/98	53.87	592	53.00	583	(9)	7	1.20
30	Security Sub-Total					1,644		1,590	(54)	19	1.20
24	ROYAL PTT NDRLD NV ADR	KPN		02/09/98	43.75	1,050	51.81	1,243	193	31	2.46
47	RHONE POULENC SPSRD ADR	RP		02/09/98	43.87	2,062	50.37	2,367	305	21	.89
23	ROCHE HLDG LTD SPN ADR	ROHHY		02/09/98	117.00	2,691	107.50	2,472	(219)	10	.41
28	ROYAL BANK CANADA PVS1	RY		02/09/98	55.68	1,559	59.12	1,655	96	47	2.84
73	SOCIETE GENERAL SPN ADR	SCGLY		02/09/98	29.37	2,144	39.75	2,901	757	37	1.27
12	SAP AK SPSD ADR	SAPHY		02/09/98	134.00	1,608	143.00	1,716	108	6	.36
32	SWISS BK CRP NEW SPN ADR	SWBZY		02/09/98	32.25	1,032	35.50	1,136	104		
77	SURGUTNEFTEGAZ ADR	SGUZY		02/09/98	7.50	577	7.75	596	19		
50	SHELL TRNS&TRDNG NYSHNEW	SC		02/09/98	41.62	2,081	44.25	2,212	131		
22	SONY CORP ADR NEW	SNE		02/09/98	91.56	2,014	85.06	1,871	(143)	9	.47

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
14	TDK CORP AMERN DEP SHR	TDK		02/09/98	73.00	1,022	76.75	1,074	52	5	.51
10	TELEFONOS M SA RP L ADR	TMX		02/09/98	51.62	516	56.37	563	47	16	2.90
9	TELECMUNTN BR SA SPN ADR	TBR		03/05/98	124.12	1,117	129.75	1,167	50	14	1.50
12	TELE DANMK A/S SPD ADR B	TLD		03/05/98	34.37	1,100	45.62	1,460	360	[illegible]	2.11
44	TELECOM ITALIA SPA SPADR	TI		02/09/98	69.12	3,041	79.43	3,495	[illegible]	[illegible]	[illegible]
19	TOYOTA MOTOR CORP ADR	TOYOY		02/09/98	55.93	1,062	52.50	997	[illegible]		[illegible]
26	UNILEVER NV ADR N NY	UN		02/09/98	60.75	1,579	68.62	1,784	[illegible]	[illegible]	[illegible]
30	UNILEVER PLC AMERN SHS	UL		02/09/98	34.18	1,025	39.00	1,170	145	16	1.37
12	VODAFONE GRP PLC SPN ADR	VOD		02/09/98	83.37	1,000	103.87	1,246	246	11	.85
58	VOLVO AKTIEBOLAGET ADR	VOLVY		02/09/98	26.87	1,558	31.75	1,841	283	[illegible]	[illegible]
46	WPP GROUP PLC SPNADR NEW	WPPGY		02/09/98	44.00	2,024	57.75	2,656	632	15	.56
8	ZENECA GRP PLC SPSD ADR	ZEN		02/09/98	121.62	973	131.50	1,052	79	8	.76
52	BRITISH AEROSPACE 10P FN GBP PAR ORDINARY	BTASF		03/05/98	31.00	1,612	32.87	1,709	97	19	1.09
129	TESCO PLC 5P FN GBP PAR ORDINARY	TSCOF		03/05/98	8.65	1,115	10.00	1,291	176		
	Total Equities					99,814		112,802	12,988	1,183	1.05

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Total of Long Portfolio					104,367		117,355	12,988	1,415	1.21

Monthly Activity

Security Transactions

Date		Transaction	Quantity	Description	Price	Debit	Credit
03/09		Purchase	20	BOOTS CO LTD ADR PRICE 30.562500		611.[illegible]	
03/09	*	Sale	-30	CHILGENER S A SPND ADR EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 22.500000			6[illegible]4.97
03/09	*	Sale	-14	CIA ANONIMA TEL SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 35.375000			495.23
03/09	*	Sale	-22	CIA TELEC CHLE SPDADR NW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 26.692400			587.23
03/09	*	Sale	-51	CEMEX S A SPONSORED ADR PRICE 9.500000			484.48
03/09	*	Sale	-23	GLAXO WELLCOME SPNSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 54.176900			1,246.02
03/09		Purchase	1	MANNESMANN SPSD ADR PRICE 624.000000		624.00	

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
3/06	• Sale	-39	SMITHLNE BCHM ADR ORD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 60.532200			[illegible]
03/09	• Sale	-7	TELEFONOS M SA RP L ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 51.828400			[illegible]
03/10	Purchase	11	BAYERISCHE VERSBK AG ADR PRICE 62.000000		682.00	
03/10	• Sale	-18	BRIT TELECOM F INSTL ADR EXECUTED 35PC NYSE, 65P AV PX IS SHOWN PER YR AG PRICE 97.522900			[illegible]
3/10	Purchase	11	RWE AG SPONSORED ADR PRICE 53.875000		[illegible]	
3/10	Purchase	9	TELECMUNTN BR SA SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 124.125000		1,117.13	
3/10	Purchase	32	TELE DANMK A/S SPD ADR B EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 34.375000		1,100.00	
03/10	• Sale	-3	ZENECA GRP PLC SPSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 125.933700			[illegible]
3/10	Purchase	52	BRITISH AEROSPACE 10P FN GBP PAR ORDINARY PRICE 31.000000		1,612.00	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
03/10	Purchase	129	TESCO PLC 5P FN GBP PAR ORDINARY PRICE 8.650000		1,115.85	
03/11	Purchase	35	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 03/06 PRICE 32.023700		1,120.83	
03/11	Purchase	84	GREAT UNVL S PLC ADR FN PRICE 13.500000		1,134.00	
03/11	Purchase	9	HENKEL KGAA SPNRD ADR PRICE 61.250000		551.25	
03/19	Stock Dividend	36	CANON INC ADR REP5SH HOLDING 9.0000			
			Net Total		1,916.44	
			Dividends and Interest			
03/31	* Rpt Fgn Div		NORTHERN TELECOM LTD HOLDING 33.0000			2.48
03/31	Share Dividend	23	CMA MONEY FUND			
03/31	Cash Dividend		CMA MONEY FUND FROM 2-27 THRU 3-30			.69
	Income Total		CMA MONEY FUND SHARE DIVIDEND			23.00
			Net Total			26.17

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
03/31	Fgn Div Tax		NORTHERN TELECOM LTD NON-RECLAIMABLE TAX		.37	
			Net Total		.37	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	8,344.50	26,053.28

Although we provide complete year-to-date information for Reportable Accrued Interest Received Accrued Interest Paid and Tax Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
02/27	Opening Balance					1.04CR	6,443
03/02	Purchase	1	CMA MONEY FUND		1.00	04CR	6,444
03/09	Purchase	20	BOOTS CO LTD ADR PRICE 30.562500		611.25		
03/09	• Sale	-30	CHILGENER S A SPND ADR EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 22.500000		674.97CR		
03/09	• Sale	-14	CIA ANONIMA TEL SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 35.375000		495.23CR		
03/09	• Sale	-22	CIA TELEC CHLE SPDADR NW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 26.692400		587.21CR		
03/09	• Sale	-51	CEMEX S A SPONSORED ADR PRICE 9.500000		484.48CR		
03/09	• Sale	-23	GLAXO WELLCOME SPNSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 54.176900		1,246.02CR		
03/09	Purchase	1	MANNESMANN SPSD ADR PRICE 624.000000		624.00		
03/09	• Sale	-39	SMITHLNE BCHM ADR ORD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 60.532200		2,360.68CR		
03/09	• Sale	-7	TELEFONOS M SA RP L ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 51.828400		362.78CR		
						4,976.16CR	6,444
03/10	Purchase	11	BAYERISCHE VERSBK AG ADR PRICE 62.000000		682.00		

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/IRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/10	• Sale	-18	BRIT TELECOM F INSTL ADR EXECUTED 35PC NYSE, 65P AV PX IS SHOWN PER YR AG PRICE 97.522900		1,755.35CR		
03/10	Purchase	11	RWE AG SPONSORED ADR PRICE 53.875000		592.63		
03/10	Purchase	9	TELECMUNTN BR SA SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 124.125000		1,117.13		
03/10	Purchase	32	TELE DANMK.A/S SPD ADR B EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 34.375000		1,100.00		
03/10	• Sale	-3	ZENECA GRP PLC SPSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 125.933700		377.78CR		
03/10	Purchase	52	BRITISH AEROSPACE 10P FN GBP PAR ORDINARY PRICE 31 000000		1,612.00		
03/10	Purchase	129	TESCO PLC 5P FN GBP PAR ORDINARY PRICE 8.650000		1,115.85	889.68CR	6,444
03/11	Purchase	35	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 03/06 PRICE 32 023700		1,120.83		
03/11	Purchase	84	GREAT UNVL S PLC ADR FN PRICE 13.500000		1,134.00		
03/11	Purchase	9	HENKEL KGAA SPNRD ADR PRICE 61.250000		551.25		
03/11	Sale	-1,917	CMA MONEY FUND		1,917.00CR	.60CR	4,527

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/19	Stock Dividend	36	CANON INC ADR REP5SH HOLDING 9.0000			60CR	4.527
03/31	* Rpt Fgn Div		NORTHERN TELECOM LTD HOLDING 33.0000		2.48CR		
03/31	Fgn Div Tax		NORTHERN TELECOM LTD NON-RECLAIMABLE TAX		37		
03/31	Share Dividend	23	CMA MONEY FUND				
03/31	Cash Dividend		CMA MONEY FUND FROM 2-27 THRU 3-30		69CR		
03/31	Closing Balance				3.40CR	3 40CR	4.550

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/IRGINIA WARD TURNER

ement Regarding Your Securities Account and Other Important Information
the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows
All transactions in your account are subject to the constitution, rules, regulations, customs
s, rulings and interpretations of the exchange or market, and its clearing house, if any,
e the transactions are executed, and if not executed on any exchange, the National Association
curities Dealers Inc.
Unless you give us other instructions, we will hold for your account any securities you
hase and the proceeds of any securities you sell
We will direct your order for a multi-listed security or option to the market place we consider
the primary market for that security unless you give us specific instructions to direct
der elsewhere
We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian
unts). In the event of a call for less than an entire issue or series of those securities,
curities to be called will be automatically selected on a random basis from those held in bulk
probability that your holdings will be selected is proportional to the amount of your holdings
ive to those of other customers
If you have any obligations to us we can, subject to applicable rules and regulations of
atory bodies, without notifying you, take any of the following actions with any or all securities
ur account, including securities you may acquire or deposit to secure your account.
We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled
ith securities carried for the accounts of other customers
We can lend the securities
We can deliver the securities on contracts for other customers even if we do not have in our
ossession and control a like amount of similar securities for delivery
In take any of these actions until you have discharged all your obligations to us. The amount
ved in these actions may be more or less than the amount you owe us.
We are not responsible for the loss or destruction of securities that are placed in the custody of a
en bank or broker or other custodian, and are lost or destroyed as a result of war,
commotion, enemy action, government acts or any other causes beyond the control of the
atory or us
This statement of account shall be deemed conclusive if not objected to within ten (10) days
We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless
ive us written notice to the contrary at the time. This agreement will inure to the benefit of
ne to whom we transfer the accounts. Nothing contained in this paragraph shall affect your
to transfer your account under NYSE Rule 412
ance
re a member of the Securities Investor Protection Corporation (SIPC). The securities held in
account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch
details, refer to the Program Description for your account, if applicable, or speak with your
ncial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated
ot backed or guaranteed by any bank nor are they insured by the FDIC.

ll Lynch, Pierce, Fenner & Smith Inc.
d Financial Center
h Tower
York, N.Y. 10281-1332
ber, Securities Investor Protection Corporation (SIPC)

Other Important Information
(1) You will have the right to vote full shares, and we will solicit instructions concerning the
voting of full shares held in your account. If such instructions are not received by us in a timely
basis, the voting shares in your account will be governed by the rules and policies of the New York
Stock Exchange and the Securities and Exchange Commission then in effect
(2) This statement serves as a confirmation of purchases that result from automatic reinvestment
transactions, as well as your ARPs transactions, during the statement period.
(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch
is not responsible for the calculation of policy values. Policies are generally not held in your
Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy issued [illegible]
SIPC protection and excess SIPC protection applies
(4) As an option customer, please advise your Financial Consultant promptly of any material change in
your investment objectives or financial condition. Individual options commissions or charges have been
included in your confirmation; however, a summary of this information will be made available
to you upon request
(5) Our financial statement is available for your personal inspection at our office or a copy of it will be
mailed upon your written request
Special Note: If your records differ from this information, please notify your Financial Consultant
in writing with a copy of the statement noting the discrepancy and, if appropriate,
any necessary adjustments will be made
WCMA Loan Account Activity
Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS Inc.)
through which the WCMA Line of Credit is made available. Includes information on your Line of Credit
Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges are based
during the statement period with each day being deemed to constitute [illegible]
WCMA Agreement and documents required by MLBFS for details
Managed Trust Units
Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch [illegible]
Managed Trust is reported from information supplied by the Merrill Lynch Trust Company [illegible]
Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and
therefore, are not subject to SIPC protection. An annual report will be furnished separately.
Symbols and Abbreviations

‡	Interest reported to IRS by Merrill Lynch as required by law
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by la
•	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this compa
	Transactions reported to IRS
"	Transaction you requested required same day payment. [illegible] day's dividend to offset cost of advancing payment on your behalf
Λ	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction
N/A	Value and/or cost data not available
N C	Not calculated
N N	Non-negotiable securities
N N N/O	Non-negotiable securities held registered in your name
N/O	Held registered in your name
NOCC	Options Clearing Corporation
N/O CUST	Non-negotiable Custodian Registration
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments
RD	Bonds are changeable from coupon to registered and vice versa without charge
RG	Bonds registered for both principal and interest

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	03/31/98 Value	%	04/30/98 Value	%
Cash/Money Funds	4,553	4	10,764	9
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	112,802	96	108,065	91
Mutual Funds				
Options				
Other				
Long Market Value	117,355		118,829	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	117,355		118,829	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	15.68	590.84
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	72.97	75.45
Income Not Reported		
Total	88.65	666.29

Merrill Lynch Consults Service

Your Investment Manager:
BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

Merrill Lynch Consults* now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to

Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
ening Balance Cash & Money Funds	4,553.40	
l Credits & Debits	6,210.99	75,951.96DR
sing Balance Cash & Money Funds	10,764.39	

Credits	This Statement	Year-to-Date
Sales	23,610.61	49,663.89
Income	88.65	666.29
Funds Received		
Other	24.75	24.75
Total Credits	23,724.01	50,354.93

Debits	This Statement	Year-to-Date
Purchases	16,764.23	125,107.19
Withdrawals		
Other	748.79	1,199.70
Total Debits	17,513.02	126,306.89

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	1,681.85	3,172.52
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data

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VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
10	AKTIEBOLAGET ELECLUX ADR	02/09/98	04/15/98	965.59	710.00	255.59	ST
16	BAYERISCHE VERSBK AG ADR	02/09/98	04/14/98	1,206.35	1,014.00	192.35	ST
11	BAYERISCHE VERSBK AG ADR	03/05/98	04/14/98	829.38	682.00	147.38	ST
13	BRIT PETE PLC ADR NEW	02/09/98	04/14/98	1,143.81	1,040.00	103.81	ST
10	BRIT TELECOM F INSTL ADR	02/09/98	04/15/98	1,103.66	931.88	171.78	ST
19	CIA TELEC CHLE SPDADR NW	02/09/98	04/15/98	474.42	479.75	(5.33)	ST
55	DEUTSCHE TELE AG SPN ADR	02/09/98	04/14/98	1,234.05	1,038.13	195.92	ST
38	ELF AQUITAINE SPONSD ADR	02/09/98	04/16/98	2,330.75	2,052.00	278.75	ST
29	ECI TELECOM LTD COM	02/09/98	04/23/98	856.20	775.75	80.45	ST
21	FUJI PHOTO FILM ADR NEW	02/09/98	04/15/98	786.42	829.49	(43.07)	ST
19	GLAXO WELLCOME SPNSD ADR	02/09/98	04/23/98	993.77	1,168.50	(174.73)	ST
22	GENER S.A. SPDS ADR	02/09/98	04/23/98	500.48	434.50	65.98	ST
33	NORTHERN TELECOM LTD	02/09/98	04/23/98	2,055.37	1,538.63	516.74	ST
23	ROCHE HLDG LTD SPN ADR	02/09/98	04/24/98	2,290.09	2,691.00	(400.91)	ST
28	ROYAL BANK CANADA PVS1	02/09/98	04/27/98	1,619.82	1,559.25	60.57	ST
9	SONY CORP ADR NEW	02/09/98	04/14/98	789.72	824.06	(34.34)	ST
14	TDK CORP AMERN DEP SHR	02/09/98	04/15/98	1,161.26	1,022.00	139.26	ST
10	TELEFONOS M SA RP L ADR	02/09/98	04/14/98	547.77	516.26	31.51	ST
19	TOYOTA MOTOR CORP ADR	02/09/98	04/15/98	1,010.76	1,062.81	(52.05)	ST
58	VOLVO AKTIEBOLAGET ADR	02/09/98	04/24/98	1,710.94	1,558.75	152.19	ST

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IRGINIA WARD TURNER

Current Portfolio

ıantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			108		108				
10,656	CMA MONEY FUND		1.00	10,656	1.00	10,656			542	5.09
	Total Cash/Money Funds			10,764		10,764			542	5.09

Current Portfolio

antity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equitie:										
36	AXA-UAP AMERN DEP SHS	AXA		02/09/98	43.87	1,579	58.12	2,092	513		
5	AXA-UAP AMERN DEP SHS			04/15/98	61.18	305	58.12	290	(15)		
41	Security Sub-Total					1,884		2,382	498		
19	AKTIEBOLAGET ELECLUX ADR	ELUXY		02/09/98	71.00	1,349	94.75	1,800	451		
121	ALCATEL ALSTHOM SPON ADR	ALA		02/09/98	25.50	3,085	36.25	4,386	1,301	35	.80
41	BANCO DE SANTANDER ADR	STD		02/09/98	37.37	1,532	52.37	2,147	615	24	1.14

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
35	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR	BCH		03/06/98	32.02	1,120	33.50	1,172	52	11	.96
20	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR			04/21/98	34.06	681	33.50	670	(11)	6	.96
55	Security Sub-Total					1,801		1,842	41	17	.96
29	BANK OF IRELAND SPNS ADR	IRE		02/09/98	71.00	2,059	81.25	2,356	297	31	1.33
65	BANK TOKYO MITSB SPN ADR	MBK		02/09/98	15.68	1,019	12.56	816	(203)	4	.45
39	BG PLC FINAL INSTL ADR	BRG		02/09/98	26.12	1,018	26.68	1,040	22	47	4.50
12	BARCLAYS PLC ADR	BCS		02/09/98	125.50	1,506	119.00	1,428	(78)	31	2.14
40	BASF A G NEW ADR			04/15/98	45.50	1,820	45.00	1,800	(20)	31	1.72
36	BOOTS CO LTD ADR	BOOOY		02/09/98	30.00	1,080	31.12	1,120	40	25	2.20
20	BOOTS CO LTD ADR			03/04/98	30.56	611	31.12	622	11	14	2.20
56	Security Sub-Total					1,691		1,742	51	39	2.20
13	BRIT PETE PLC ADR NEW	BP		02/09/98	80.00	1,040	94.50	1,228	188	30	2.43
75	COMPASS GRP PLC SPN ADR	CMSGY		02/09/98	14.00	1,050	17.12	1,284	234	11	.87
32	CIFRA SA SP ADR 'V'	CFRVY		04/27/98	17.55	561	17.12	548	(13)		
45	CANON INC ADR REP5SH	CANNY		02/09/98	22.02	991	23.62	1,063	72	5	.48

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VIRGINIA WARD TURNER

Current Portfolio

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
55	CEMEX S A SPONSORED ADR	CMXBY		02/09/98	9.50	522	11.75	646	124		
17	CRH PLC ADR	CRHCY		02/09/98	62.37	1,060	73.00	1,241	181	14	1.12
55	DIAGEO PLC SPSD ADR NEW	DEO		02/09/98	37.50	2,062	48.06	2,643	581	46	1.73
38	DRESDNER BK AG SPND ADR	DRSDY		04/14/98	53.47	2,032	56.00	2,128	96	36	1.68
16	ELECTRBRS CNTRAIS ADRPFD	CAIGY		04/27/98	21.26	340	22.00	352	12	17	4.69
27	ENI S P A SPONSORED ADR	E		02/09/98	57.75	1,559	66.12	1,785	226	26	1.45
8	ENI S P A SPONSORED ADR			04/16/98	67.72	541	66.12	529	(12)	8	1.45
35	Security Sub-Total					2,100		2,314	214	34	1.45
46	FRANCE TELECOM ADR	FTE		02/09/98	44.18	2,032	54.62	2,512	480	42	1.66
31	FUJI PHOTO FILM ADR NEW	FUJIY		02/09/98	39.50	1,224	36.37	1,127	(97)	4	.35
26	GROUPE DANONE SPON ADR	DA		02/09/98	39.43	1,025	46.25	1,202	177	12	.96
26	GROUPE DANONE SPON ADR			04/16/98	45.42	1,180	46.25	1,202	22	12	.96
52	Security Sub-Total					2,205		2,404	199	24	.96
84	GREAT UNVL S PLC ADR FN	GRUSY		03/06/98	13.50	1,134	14.87	1,249	115	25	2.04
27	HENKEL KGAA SPNRD ADR	HENKY		02/09/98	57.00	1,539	69.50	1,876	337		
9	HENKEL KGAA SPNRD ADR			03/06/98	61.25	551	69.50	625	74		
36	Security Sub-Total					2,090		2,501	411		

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
14	HONDA MOTOR ADR NEW	HMC		02/09/98	73.62	1,030	72.81	1,019	(11)	3	.32
35	ISTITUTO MOB ITAL SPNADR	IMI		02/09/98	43.87	1,535	48.75	1,706	171	49	2.86
17	ISTITUTO MOB ITAL SPNADR			04/15/98	47.37	805	48.75	828	23	24	2.86
52	Security Sub-Total					2,340		2,534	194	73	2.86
33	ING GP NV SPSD ADR			02/09/98	47.81	1,577	67.25	2,219	642	31	1.41
48	KIMBERLY CLARK A CPO ADR	KCDMY		02/09/98	22.00	1,056	24.75	1,188	132	27	2.26
7	LUKOIL SPONSORED ADR	LUKOY		02/09/98	73.50	514	67.25	470	(44)	1	.16
3	MANNESMANN SPSD ADR	MNNSY		02/09/98	561.00	1,683	830.00	2,490	807	11	.46
1	MANNESMANN SPSD ADR			03/04/98	624.00	624	830.00	830	206	4	.46
4	Security Sub-Total					2,307		3,320	1,013	15	.46
102	MONTEDSN SPA SPN ADR NEW	MNT		02/09/98	10.06	1,026	12.68	1,294	268		
60	MONTEDSN SPA SPN ADR NEW			04/15/98	15.25	915	12.68	761	(154)		
162	Security Sub-Total					1,941		2,055	114		
88	NINTENDO LTD ADR	NTDOY		02/09/98	11.37	1,001	11.62	1,023	22	6	.62
29	NOVARTIS ADR	NVTSY		02/09/98	84.50	2,450	82.37	2,388	(62)	20	.85
9	NTL WSTMNSTER BK PLC ADR	NW		02/09/98	113.00	1,017	120.50	1,084	67	30	2.77
31	NESTLE S A REP RG SH ADR	NSRGY		02/09/98	84.75	2,627	96.75	2,999	372	27	.91

'IRGINIA WARD TURNER

Current Portfolio

Equities

ıantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
32	NOKIA CORP "A" ADR	NOKA		04/15/98	62.13	1,988	66.87	2,140	152	18	.85
15	PHILIPS ELECTRS N V	PHG		02/09/98	66.00	990	90.12	1,351	361	12	.92
20	PORTUGAL TELECOM ADR	PT		02/09/98	52.00	1,040	53.75	1,075	35	17	1.58
19	RWE AG SPONSORED ADR	RWEOY		02/09/98	55.37	1,052	51.25	973	(79)	12	1.24
11	RWE AG SPONSORED ADR			03/05/98	53.87	592	51.25	563	(29)	7	1.24
15	RWE AG SPONSORED ADR			04/17/98	50.75	761	51.25	768	7	10	1.24
45	Security Sub-Total					2,405		2,304	(101)	29	1.24
24	ROYAL PTT NDRLD NV ADR	KPN		02/09/98	43.75	1,050	52.43	1,258	208	31	2.48
47	RHONE POULENC SPSRD ADR	RP		02/09/98	43.87	2,062	49.50	2,326	264	21	.90
73	SOCIETE GENERAL SPN ADR	SCGLY		02/09/98	29.37	2,144	41.37	3,020	876	43	1.42
12	SAP AK SPSD ADR	SAPHY		02/09/98	134.00	1,608	173.00	2,076	468	6	.30
5	SAP AK SPSD ADR			04/16/98	163.50	817	173.00	865	48	3	.30
17	Security Sub-Total					2,425		2,941	516	9	.30
32	SWISS BK CRP NEW SPN ADR	SWBZY		02/09/98	32.25	1,032	34.37	1,100	68	25	2.24
77	SURGUTNEFTEGAZ ADR	SGUZY		02/09/98	7.50	577	7.37	567	(10)	3	.58
50	SHELL TRNS&TRDNG NYSHNEW	SC		02/09/98	41.62	2,081	44.43	2,221	140		
13	SONY CORP ADR NEW	SNE		02/09/98	91.56	1,190	84.93	1,104	(86)	5	.47

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
11	TOTAL S A SPONSORED ADR	TOT		04/27/98	55.54	610	58.75	646	36	10	1.55
9	TELECMUNTN BR SA SPN ADR	TBR		03/05/98	124.12	1,117	121.87	1,096	(21)	15	1.36
32	TELE DANMK A/S SPD ADR B	TLD		03/05/98	34.37	1,100	42.00	1,344	244	32	2.40
44	TELECOM ITALIA SPA SPADR	TI		02/09/98	69.12	3,041	75.81	3,335	294	23	.68
26	UNILEVER NV 4FLN NY	UN		02/09/98	60.75	1,579	74.62	1,940	361	25	1.27
30	UNILEVER PLC AMERN SHS	UL		02/09/98	34.18	1,025	42.25	1,267	242	18	1.39
12	VODAFONE GRP PLC SPN ADR	VOD		02/09/98	83.37	1,000	109.93	1,319	319	11	.80
12	VODAFONE GRP PLC SPN ADR			04/15/98	104.46	1,253	109.93	1,319	66	11	.80
24	Security Sub-Total					2,253		2,638	385	22	.80
13	VOLKSWAGEN A G SPONS ADR	VLKAY		04/15/98	165.25	2,148	166.00	2,158	10	49	2.25
46	WPP GROUP PLC SPNADR NEW	WPPGY		02/09/98	44.00	2,024	64.37	2,961	937	15	.50
24	ZENECA GRP PLC SPSD ADR	ZEN		02/09/98	40.54	973	43.87	1,053	80	16	1.54
52	BRITISH AEROSPACE 10P FN GBP PAR ORDINARY	BTASF		03/05/98	31.00	1,612	33.36	1,735	123	19	1.07
129	TESCO PLC 5P FN GBP PAR ORDINARY	TSCDF		03/05/98	8.65	1,115	9.35	1,207	92		
	Total Equities					94,648		108,065	13,417	1,237	1.14
	Total of Long Portfolio					105,412		118,829	13,417	1,779	1.50

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VIRGINIA WARD TURNER

Monthly Activity

Security Transactions

Date		Transaction	Quantity	Description	Price	Debit	Credit
4/08		Exchange	-22	CHILGENER S A SPND ADR			
4/08		Exchange	22	GENER S.A. SPDS ADR			
4/14		Stock Dividend	16	ZENECA GRP PLC SPSD ADR HOLDING 8.0000			
4/17	•	Sale	-27	BAYERISCHE VERSBK AG ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 75.400000			2,035.73
4/17	•	Sale	-13	BRIT PETE PLC ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 87.988600			1,143.81
4/17	•	Sale	-55	DEUTSCHE TELE AG SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 22.438100			1,234.05
4/17		Purchase	38	DRESDNER BK AG SPND ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 53.475000		2,032.05	
4/17	•	Sale	-9	SONY CORP ADR NEW EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 87.750000			789.72
4/17	•	Sale	-10	TELEFONOS M SA RP L ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 54.779300			547.77
4/20		Purchase	5	AXA-UAP AMERN DEP SHS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 61.182800		305.91	

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VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Security Transactions			
04/20	*	Sale	-10	AKTIEBOLAGET ELECLUX ADR PRICE 96.562500			965.59
04/20		Purchase	40	BASF A G NEW ADR PRICE 45.500000		1,820.00	
04/20	*	Sale	-10	BRIT TELECOM F INSTL ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 110.370000			1,103.66
04/20	*	Sale	-19	CIA TELEC CHLE SPDADR NW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 24.970300			474.42
04/20	*	Sale	-21	FUJI PHOTO FILM ADR NEW PRICE 37.450000			786.42
04/20		Purchase	17	ISTITUTO MOB ITAL SPNADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 47.375000		805.38	
04/20		Purchase	60	MONTEDSN SPA SPN ADR NEW PRICE 15.25		915.00	
04/20		Purchase	16	NOKIA CORP "A" ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 124.273500		1,988.38	
04/20	*	Sale	-14	TDK CORP AMERN DEP SHR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 82.950000			1,161.26
04/20	*	Sale	-19	TOYOTA MOTOR CORP ADR PRICE 53.200000			1,010.76
04/20		Purchase	12	VODAFONE GRP PLC SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 104.469100		1,253.63	

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'IRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
4/20	Purchase	13	VOLKSWAGEN A G SPONS ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 165.250000		2,148.25	
4/21	• Sale	-38	ELF AQUITAINE SPONSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 61.337500 TRADE DATE 04/16/98 CUS NO 286269105 SEC NO 253U9 PRINCIPAL 2330.83 SEC FEE 0.08			2,330.75
4/21	Purchase	8	ENI S P A SPONSORED ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 67.721900 TRADE DATE 04/16/98 CUS NO 26874R108 SEC NO 254W9 PRINCIPAL 541.78		541.78	
4/21	Purchase	26	GROUPE DANONE SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.421100 TRADE DATE 04/16/98 CUS NO 399449107 SEC NO 311R1 PRINCIPAL 1180.95 SEE A ON STATEMENT DISCLOSURE		1,180.95	

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/21	Stock Dividend	16	NOKIA CORP "A" ADR HOLDING 16.0000			
04/21	Purchase	5	SAP AK SPSD ADR WE MAKE A MKT IN ISSUE PRICE 163.500000 TRADE DATE 04/16/98 CUS NO 803054204 SEC NO 666T6 PRINCIPAL 817.50 EXECUTED O.T.C. WE ACTED AS YOUR AGENT		817.50	
04/22	Purchase	15	RWE AG SPONSORED ADR WE MAKE A MKT IN ISSUE PRICE 50.750000 TRADE DATE 04/17/98 CUS NO 74975E303 SEC NO 637E2 PRINCIPAL 761.25 EXECUTED O.T.C. WE ACTED AS YOUR AGENT		761.25	
04/24	Purchase	20	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO -SPAIN ADR PRICE 34.06 TRADE DATE 04/21/98 CUS NO 059470401 SEC NO 07299 PRINCIPAL 681.20 EXECUTED O.T.C. WE ACTED AS YOUR AGENT		681.20	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/28	Sale	-29	ECI TELECOM LTD COM EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.525000 TRADE DATE 04/23/98 CUS NO 268258100 SEC NO 25708 PRINCIPAL 856.23 SEC FEE 0.03			856.20
4/28	Sale	-19	GLAXO WELLCOME SPNSD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 52.306000 TRADE DATE 04/23/98 CUS NO 37733W105 SEC NO 312G8 PRINCIPAL 993.81 SEC FEE 0.04			993.77
4/28	Sale	-22	GENER S.A. SPDS ADR EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 22.750000 TRADE DATE 04/23/98 CUS NO 368731105 SEC NO 315J1 PRINCIPAL 500.50 SEC FEE 0.02			500.48

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/28	• Sale	-33	NORTHERN TELECOM LTD EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG AS OF 04/23 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 62.286200 TRADE DATE 04/23/98 CUS NO 665815106 SEC NO 56566 PRINCIPAL 2055.44 SEC FEE 0.07			2,055.37
04/29	• Sale	-23	ROCHE HLDG LTD SPN ADR WE MAKE A MKT IN ISSUE PRICE 99.572600 TRADE DATE 04/24/98 CUS NO 771195104 SEC NO 65375 PRINCIPAL 2290.17 SEC FEE 0.08 EXECUTED O.T.C. WE ACTED AS YOUR AGENT			2,290.09
04/29	• Sale	-58	VOLVO AKTIEBOLAGET ADR WE MAKE A MKT IN ISSUE PRICE 29.500000 TRADE DATE 04/24/98 CUS NO 928856400 SEC NO 79773 PRINCIPAL 1711.00 SEC FEE 0.06 EXECUTED O.T.C. WE ACTED AS YOUR AGENT			1,710.94

/IRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
4/30	Purchase	32	CIFRA SA SP ADR 'V' EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 17.555600 TRADE DATE 04/27/98 CUS NO 171785405 SEC NO 13358 PRINCIPAL 561.78		561.78	
4/30	Purchase	16	ELECTRBRS CNTRAIS ADRPFD EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 21.262000 TRADE DATE 04/27/98 CUS NO 152340108 SEC NO 254F8 PRINCIPAL 340.19		340.19	
4/30	Sale	-28	ROYAL BANK CANADA PV$1 EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 57.852700 TRADE DATE 04/27/98 CUS NO 780087102 SEC NO 65852 PRINCIPAL 1619.88 SEC FEE 0.06			1,619.82

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
04/30	Purchase	11	TOTAL S A SPONSORED ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 55.543800 TRADE DATE 04/27/98 CUS NO 89151E109 SEC NO 73559 PRINCIPAL 610.98		610.98	
			Net Total			6,846.38
			Dividends and Interest			
04/02	* Rpt Fgn Div		TELEFONOS M SA RP L ADR HOLDING 10.0000			4.10
04/03	* Rpt Fgn Div		PHILIPS ELECTRS N V HOLDING 15.0000			14.57
04/07	* Rpt Fgn Div		BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR HOLDING 35.0000			7.78
04/13	* Rpt Fgn Div		BANCO DE SANTANDER ADR HOLDING 41.0000			9.14
04/13	* Rpt Fgn Div		KIMBERLY CLARK A CPO ADR HOLDING 48.0000			7.01
04/15	* Rpt Fgn Div		SMITHLNE BCHM ADR ORD HOLDING 39.0000			5.88
04/15	* Rpt Fgn Div		SMITHLNE BCHM ADR ORD HOLDING 39.0000			5.89
04/16	* Rpt Fgn Div		CHILGENER S A SPND ADR HOLDING 22.0000			9.21

/IRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
4/17	*	Rpt Fgn Div		COMPASS GRP PLC SPN ADR HOLDING 75.0000			9.39
4/30		Share Dividend	15	CMA MONEY FUND			
4/30		Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29			.68
		Income Total		CMA MONEY FUND SHARE DIVIDEND			15.00
				Net Total			88.65
				Other Activity			
4/03		Fgn Div Tax		PHILIPS ELECTRS N V NON-RECLAIMABLE TAX		2.19	
4/07		Fgn Div Tax		BANCO CENTRL HIS NEW ADR		1.95	
4/09		Journal Entry		ML CONSULTS FEE 2098		736.85	
4/13		Fgn Div Tax		BANCO DE SANTANDER ADR		2.29	
4/13	*	Prin Payment		BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR HOLDING 35.0000			24.75
4/15		Fgn Div Tax		SMITHLNE BCHM ADR ORD NON-RECLAIMABLE TAX		.88	
4/16		Fgn Div Tax		CHILGENER S A SPND ADR NON-RECLAIMABLE TAX		3.22	
4/17		Fgn Div Tax		COMPASS GRP PLC SPN ADR NON-RECLAIMABLE TAX		1.41	
				Net Total		724.04	

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VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	23,635.36	49,688.64

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
03/31	Opening Balance					3.40CR	4,550
04/02	* Rpt Fgn Div		TELEFONOS M SA RP L ADR HOLDING 10.0000		4.10CR	7.50CR	4,550
04/03	* Rpt Fgn Div		PHILIPS ELECTRS N V HOLDING 15.0000		14.57CR		
04/03	Fgn Div Tax		PHILIPS ELECTRS N V NON-RECLAIMABLE TAX		2.19		
04/06	Purchase	19	CMA MONEY FUND		19.00	19.88CR	4,550
04/07	* Rpt Fgn Div		BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR HOLDING 35.0000		7.78CR	.88CR	4,569

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/07	Fgn Div Tax		BANCO CENTRL HIS NEW ADR		1.95	6.71CR	4,569
04/08	Exchange	-22	CHILGENER S A SPND ADR				
04/08	Exchange	22	GENER S.A. SPDS ADR			6.71CR	4,569
04/09	Journal Entry		ML CONSULTS FEE 2Q98		736.85		
04/09	Sale	-731	CMA MONEY FUND		731.00CR	.86CR	3,838
04/13	* Rpt Fgn Div		BANCO DE SANTANDER ADR HOLDING 41.0000		9.14CR		
04/13	Fgn Div Tax		BANCO DE SANTANDER ADR		2.29		
04/13	* Prin Payment		BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR HOLDING 35.0000		24.75CR		
04/13	* Rpt Fgn Div		KIMBERLY CLARK A CPO ADR HOLDING 48.0000		7.01CR	39.47CR	3,838
04/14	Stock Dividend	16	ZENECA GRP PLC SPSD ADR HOLDING 8.0000			39.47CR	3,838
04/15	* Rpt Fgn Div		SMITHLNE BCHM ADR ORD HOLDING 39.0000		5.88CR		
04/15	* Rpt Fgn Div		SMITHLNE BCHM ADR ORD HOLDING 39.0000		5.89CR		
04/15	Fgn Div Tax		SMITHLNE BCHM ADR ORD NON-RECLAIMABLE TAX		.88	50.36CR	3,838
04/16	* Rpt Fgn Div		CHILGENER S A SPND ADR HOLDING 22.0000		9.21CR		
04/16	Fgn Div Tax		CHILGENER S A SPND ADR NON-RECLAIMABLE TAX		3.22	56.35CR	3,838
04/17	* Sale	-27	BAYERISCHE VERSBK AG ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 75.400000		2,035.73CR		

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/17	• Sale	-13	BRIT PETE PLC ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 87.988600		1,143.81CR		
04/17	* Rpt Fgn Div		COMPASS GRP PLC SPN ADR HOLDING 75.0000		9.39CR		
04/17	Fgn Div Tax		COMPASS GRP PLC SPN ADR NON-RECLAIMABLE TAX		1.41		
04/17	• Sale	-55	DEUTSCHE TELE AG SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 22.438100		1,234.05CR		
04/17	Purchase	38	DRESDNER BK AG SPND ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 53.475000		2,032.05		
04/17	• Sale	-9	SONY CORP ADR NEW EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 87.750000		789.72CR		
04/17	• Sale	-10	TELEFONOS M SA RP L ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 54.779300		547.77CR	3,783.36CR	3,838
04/20	Purchase	5	AXA-UAP AMERN DEP SHS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 61.182800		305.91		
04/20	• Sale	-10	AKTIEBOLAGET ELECLUX ADR PRICE 96.562500		965.59CR		
04/20	Purchase	40	BASF A G NEW ADR PRICE 45.500000		1,820.00		
04/20	• Sale	-10	BRIT TELECOM F INSTL ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 110.370000		1,103.66CR		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/20	• Sale	-19	CIA TELEC CHILE SPDADR NW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 24.970300		474.42CR		
04/20	• Sale	-21	FUJI PHOTO FILM ADR NEW PRICE 37.450000		786.42CR		
04/20	Purchase	17	ISTITUTO MOB ITAL SPNADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 47.375000		805.38		
04/20	Purchase	60	MONTEDSN SPA SPN ADR NEW PRICE 15.25		915.00		
04/20	Purchase	16	NOKIA CORP "A" ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 124.273500		1,988.38		
04/20	• Sale	-14	TDK CORP AMERN DEP SHR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 82.950000		1,161.26CR		
04/20	• Sale	-19	TOYOTA MOTOR CORP ADR PRICE 53.200000		1,010.76CR		
04/20	Purchase	12	VODAFONE GRP PLC SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG PRICE 104.469100		1,253.63		
04/20	Purchase	13	VOLKSWAGEN A G SPONS ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 165.250000		2,148.25		
04/20	Purchase	48	CMA MONEY FUND		48.00	.92CR	3,886

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/21	• Sale	-38	ELF AQUITAINE SPONSD ADR		2,330.75CR		
04/21	Purchase	8	ENI S P A SPONSORED ADR		541.78		
04/21	Purchase	26	GROUPE DANONE SPON ADR		1,180.95		
04/21	Stock Dividend	16	NOKIA CORP "A" ADR HOLDING 16.0000				
04/21	Purchase	5	SAP AK SPSD ADR		817.50		
04/21	Sale	-209	CMA MONEY FUND		209.00CR	.44CR	3,677
04/22	Purchase	15	RWE AG SPONSORED ADR		761.25		
04/22	Sale	-761	CMA MONEY FUND		761.00CR	.19CR	2,916
04/24	Purchase	20	BANCO CENTRL HIS NEW ADR		681.20		
04/24	Sale	-682	CMA MONEY FUND		682.00CR	.99CR	2,234
04/28	• Sale	-29	ECI TELECOM LTD COM		856.20CR		
04/28	• Sale	-19	GLAXO WELLCOME SPNSD ADR		993.77CR		
04/28	• Sale	-22	GENER S.A. SPDS ADR		500.48CR		
04/28	• Sale	-33	NORTHERN TELECOM LTD		2,055.37CR	4,406.81CR	2,234
04/29	• Sale	-23	ROCHE HLDG LTD SPN ADR		2,290.09CR		
04/29	• Sale	-58	VOLVO AKTIEBOLAGET ADR		1,710.94CR		
04/29	Purchase	4,406	CMA MONEY FUND		4,406.00	4,001.84CR	6,640
04/30	Purchase	32	CIFRA SA SP ADR 'V'		561.78		
04/30	Purchase	16	ELECTRBRS CNTRAIS ADRPFD		340.19		
04/30	• Sale	-28	ROYAL BANK CANADA PVS1		1,619.82CR		
04/30	Purchase	11	TOTAL S A SPONSORED ADR		610.98		
04/30	Share Dividend	15	CMA MONEY FUND				
04/30	Cash Dividend		CMA MONEY FUND FROM 3-31 THRU 4-29		.68CR		
04/30	Purchase	4,001	CMA MONEY FUND		4,001.00		
04/30	**Closing Balance**				108.39CR	108.39CR	10,656

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'IRGINIA WARD TURNER

ment Regarding Your Securities Account and Other Important Information

the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows.
ll transactions in your account are subject to the constitution, rules, regulations, customs,
s, rulings and interpretations of the exchange or market, and its clearing house, if any,
the transactions are executed, and if not executed on any exchange, the National Association
urities Dealers, Inc
nless you give us other instructions, we will hold for your account any securities you
ave and the proceeds of any securities you sell.
Ve will direct your order for a multi-listed security or option to the market place we consider
the primary market for that security, unless you give us specific instructions to direct
der elsewhere
Ve will hold bonds and preferred stocks in bulk segregation (except for those held in custodian
unts). In the event of a call for less than an entire issue or series of those securities,
curities to be called will be automatically selected on a random basis from those held in bulk
robability that your holdings will be selected is proportional to the amount of your holdings
e to those of other customers
f you have any obligations to us we can, subject to applicable rules and regulations of
tory bodies, without notifying you, take any of the following actions with any or all securities
r account, including securities you may acquire or deposit to secure your account.
e can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled
ith securities carried for the accounts of other customers
e can lend the securities
e can deliver the securities on contracts for other customers even if we do not have in our
ssession and control a like amount of similar securities for delivery.
n take any of these actions until you have discharged all your obligations to us. The amount
ed in these actions may be more or less than the amount you owe us.
/e are not responsible for the loss or destruction of securities that are placed in the custody of a
n bank or broker or other custodian, and are lost or destroyed as a result of war,
ommotion, enemy action, government acts or any other causes beyond the control of the
tory or us.
his statement of account shall be deemed conclusive if not objected to within ten (10) days
e can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless
ve us written notice to the contrary at the time. This agreement will inure to the benefit of
e to whom we transfer the accounts. Nothing contained in this paragraph shall affect your
n transfer your account under NYSE Rule 412.
uice
e a member of the Securities Investor Protection Corporation (SIPC). The securities held in
ccount are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch
tails, refer to the Program Description for your account, if applicable, or speak with your
ial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated,
t backed or guaranteed by any bank nor are they insured by the FDIC

l Lynch, Pierce, Fenner & Smith Inc
l Financial Center
Tower
York, N.Y. 10281-1332
er, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect
(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.
(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.
(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.
(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request
Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made
WCMA Loan Account Activity
Reports important information from Merrill Lynch Business Financial Services Inc (MLBFS Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details
Managed Trust Units
Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agents. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately
Symbols and Abbreviations

‡	Interest reported to IRS by Merrill Lynch as required by law
•	Gross Proceeds reported to the IRS by Merrill Lynch as required by law
*	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this company
	Transactions reported to IRS
#	Transaction you requested required same-day payment - MLPFS returned last day's dividend to offset cost of advancing payment on your behalf
A	This transaction was effected through a specialist which is our affiliate In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction
N/A	Value and/or cost data not available
N/C	Not calculated
N/N	Non negotiable securities
N/N N/O	Non-negotiable securities held registered in your name
N/O	Held registered in your name
NOCC	Options Clearing Corporation
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge
RG	Bonds registered for both principal and interest

April 1998 **END OF STATEMENT**

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Merrill Lynch Consults Service

VIRGINIA WARD TURNER
[redacted]

Your Financial Consultant:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	04/30/98 Value	%	05/29/98 Value	%
Cash/Money Funds	10,764	9	7,879	7
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	108,065	91	112,857	93
Mutual Funds				
Options				
Other				
Long Market Value	118,829		120,736	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	118,829		120,736	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	31.54	622.38
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	389.94	465.39
Income Not Reported		
Total	421.48	1,087.77

Merrill Lynch Consults Service

Your Investment Manager:
BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

Merrill Lynch Consults* now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
›ening Balance Cash & Money Funds	10,764.39	
l Credits & Debits	2,884.65DR	78,836.61DR
›sing Balance Cash & Money Funds	7,879.74	

Credits	This Statement	Year-to-Date
Sales		49,663.89
Income	421.48	1,087.77
Funds Received		
Other		24.75
Total Credits	421.48	50,776.41

Debits	This Statement	Year-to-Date
Purchases	[illegible]	[illegible]
Withdrawals		
Other	[illegible]	1,256.15
Total Debits	3,306.13	129,613.02

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	.00	3,172.52
Mid-Term	00	00
Long-Term	00	00

* Excludes transactions for which we have insufficient data

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			28		28				
7,851	CMA MONEY FUND		1.00	7,851	1.00	7,851			400	5.09
	Total Cash/Money Funds			7,879		7,879			400	5.10

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
36	AXA-UAP AMERN DEP SHS	AXA		02/09/98	43.87	1,579	57.37	2,065	486	23	1.13
5	AXA-UAP AMERN DEP SHS			04/15/98	61.18	305	57.37	286	(19)	3	1.13
41	Security Sub-Total					1,884		2,351	467	26	1.13
19	AKTIEBOLAGET ELECLUX ADR	ELUXY		02/09/98	71.00	1,349	100.18	1,903	554		
121	ALCATEL ALSTHOM SPON ADR	ALA		02/09/98	25.50	3,085	43.25	5,233	2,148	35	.67
41	BANCO DE SANTANDER ADR	STD		02/09/98	37.37	1,532	49.75	2,039	507	24	1.20

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VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
35	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR	BCH		03/06/98	32.02	1,120	32.93	1,152	32	11	.97
20	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR			04/21/98	34.06	681	32.93	658	(23)	6	.97
55	Security Sub-Total					1,801		1,810	9	17	.97
29	BANK OF IRELAND SPNS ADR	IRE		02/09/98	71.00	2,059	76.37	2,214	155	37	1.66
65	BANK TOKYO MITSB SPN ADR	MBK		02/09/98	15.68	1,019	10.43	678	(341)	4	.54
39	BG PLC FINAL INSTL ADR	BRG		02/09/98	26.12	1,018	26.00	1,014	(4)	29	2.88
12	BARCLAYS PLC ADR	BCS		02/09/98	125.50	1,506	108.12	1,297	(209)	31	2.40
40	BASF A G NEW ADR			04/15/98	45.50	1,820	46.00	1,840	20	32	1.76
36	BOOTS CO LTD ADR	BOOOY		02/09/98	30.00	1,080	30.50	1,098	18	25	2.24
20	BOOTS CO LTD ADR			03/04/98	30.56	611	30.50	610	(1)	14	2.24
56	Security Sub-Total					1,691		1,708	17	39	2.24
13	BRIT PETE PLC ADR NEW	BP		02/09/98	80.00	1,040	88.43	1,149	109	31	2.68
75	COMPASS GRP PLC SPN ADR	CMSGY		02/09/98	14.00	1,050	19.00	1,425	375	11	.78
32	CIFRA SA SP ADR 'V'	CFRVY		04/27/98	17.55	561	13.75	440	(121)		
45	CANON INC ADR REP5SH	CANNY		02/09/98	22.02	991	23.50	1,057	66	5	.48

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
55	CEMEX S A SPONSORED ADR	CHXBY		02/09/98	9.50	522	9.75	536	14	12	2.26
17	CRH PLC ADR	CRHCY		02/09/98	62.37	1,060	74.25	1,262	202	14	1.12
55	DIAGEO PLC SPSD ADR NEW	DEO		02/09/98	37.50	2,062	45.25	2,488	426	46	1.84
38	DRESDNER BK AG SPND ADR	DRSDY		04/14/98	53.47	2,032	55.75	2,118	86	35	1.65
16	ELECTRBRS CNTRAIS ADRPFD	CAICY		04/27/98	21.26	340	17.75	284	(56)	17	5.81
15	ELECTRBRS CNTRAIS ADRPFD			04/28/98	20.92	313	17.75	266	(47)	15	5.81
31	Security Sub-Total					653		550	(103)	32	5.81
27	ENI S P A SPONSORED ADR	E		02/09/98	57.75	1,559	70.62	1,906	347	29	1.50
8	ENI S P A SPONSORED ADR			04/16/98	67.72	541	70.62	565	24	8	1.50
35	Security Sub-Total					2,100		2,471	371	37	1.50
46	FRANCE TELECOM ADR	FTE		02/09/98	44.18	2,032	56.31	2,590	558	42	1.61
19	FORENINGSSPARBENKEN ADR	FGSKY		04/28/98	32.40	615	29.75	565	(50)		
31	FUJI PHOTO FILM ADR NEW	FUJIY		02/09/98	39.50	1,224	33.75	1,046	(178)	4	.38
26	GROUPE DANONE SPON ADR	DA		02/09/98	39.43	1,025	54.37	1,413	388	12	.86
26	GROUPE DANONE SPON ADR			04/16/98	45.42	1,180	54.37	1,413	233	12	.86
52	Security Sub-Total					2,205		2,826	621	24	.86
84	GREAT UNVL S PLC ADR FN	GRUSY		03/06/98	13.50	1,134	14.12	1,186	52	25	2.15

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
27	HENKEL KGAA SPNRD ADR	HENKY		02/09/98	57.00	1,539	78.00	2,106	567		
9	HENKEL KGAA SPNRD ADR			03/06/98	61.25	551	78.00	702	151		
36	Security Sub-Total					2,090		2,808	718		
14	HONDA MOTOR ADR NEW	HMC		02/09/98	73.62	1,030	66.50	931	(99)	3	.35
35	ISTITUTO MOB ITAL SPNADR	IMI		02/09/98	43.87	1,535	51.12	1,789	254	49	2.73
17	ISTITUTO MOB ITAL SPNADR			04/15/98	47.37	805	51.12	869	64	24	2.73
52	Security Sub-Total					2,340		2,658	318	73	2.73
33	ING GP NV SPSD ADR			02/09/98	47.81	1,577	68.25	2,252	675	31	1.39
48	KIMBERLY CLARK A CPO ADR	KCDMY		02/09/98	22.00	1,056	20.37	978	(78)	27	2.76
7	LUKOIL SPONSORED ADR	LUKOY		02/09/98	73.50	514	41.00	287	(227)	1	.27
3	MANNESMANN SPSD ADR	MNNSY		02/09/98	561.00	1,683	970.00	2,910	1,227	13	.43
1	MANNESMANN SPSD ADR			03/04/98	624.00	624	970.00	970	346	4	.43
4	Security Sub-Total					2,307		3,880	1,573	17	.43
102	MONTEDSN SPA SPN ADR NEW	MNT		02/09/98	10.06	1,026	13.93	1,421	395		
60	MONTEDSN SPA SPN ADR NEW			04/15/98	15.25	915	13.93	836	(79)		
162	Security Sub-Total					1,941		2,257	316		
88	NINTENDO LTD ADR	NTDOY		02/09/98	11.37	1,001	11.50	1,012	11	6	.61
29	NOVARTIS ADR	NVTSY		02/09/98	84.50	2,450	84.81	2,459	9	20	.83

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
9	NTL WSTMNSTER BK PLC ADR	NW		02/09/98	113.00	1,017	109.50	985	(32)	30	3.05
31	NESTLE S A REP RG SH ADR	NSRGY		02/09/98	84.75	2,627	106.00	3,286	659	31	.94
32	NOKIA CORP "A" ADR	NOKA		04/15/98	62.13	1,988	64.93	2,077	89	18	.87
6	NOKIA CORP "A" ADR			04/29/98	63.93	383	64.93	389	6	3	.87
38	Security Sub-Total					2,371		2,466	95	21	.87
15	PHILIPS ELECTRS N V	PHG		02/09/98	66.00	990	95.12	1,426	436	12	.87
20	PORTUGAL TELECOM ADR	PT		02/09/98	52.00	1,040	52.75	1,055	15	17	1.61
27	PETROLEO BRAS SA ADR	PEBRY		04/28/98	24.94	673	19.63	530	(143)	13	2.50
19	RWE AG SPONSORED ADR	RWEOY		02/09/98	55.37	1,052	53.25	1,011	(41)	12	1.20
11	RWE AG SPONSORED ADR			03/05/98	53.87	592	53.25	585	(7)	7	1.20
15	RWE AG SPONSORED ADR			04/17/98	50.75	761	53.25	798	37	10	1.20
45	Security Sub-Total					2,405		2,394	(11)	29	1.20
24	ROYAL PTT NDRLD NV ADR	KPN		02/09/98	43.75	1,050	55.87	1,341	291	31	2.33
47	RHONE POULENC SPSRD ADR	RP		02/09/98	43.87	2,062	55.00	2,585	523	22	.87
73	SOCIETE GENERAL SPN ADR	SCGLY		02/09/98	29.37	2,144	40.00	2,920	776	43	1.47
12	SAP AK SPSD ADR	SAPHY		02/09/98	134.00	1,608	182.50	2,190	582	4	.20
5	SAP AK SPSD ADR			04/16/98	163.50	817	182.50	912	95	2	.20
17	Security Sub-Total					2,425		3,102	677	6	.20

VIRGINIA WARD TURNER

Current Portfolio

Equities

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
2	SWISS BK CRP NEW SPN ADR	SWBZY		02/09/98	32.25	64	35.62	71	7	3	3.76
77	SURGUTNEFTEGAZ ADR	SGUZY		02/09/98	7.50	577	5.13	395	(182)	3	.84
50	SHELL TRNS&TRDNG NYSHNEW	SC		02/09/98	41.62	2,081	44.37	2,218	137		
13	SONY CORP ADR NEW	SNE		02/09/98	91.56	1,190	83.81	1,089	(101)	5	.47
11	TOTAL S A SPONSORED ADR	TOT		04/27/98	55.54	610	62.31	685	75	10	1.46
9	TELECMUNTN BR SA SPN ADR	TBR		03/05/98	124.12	1,117	106.00	954	(163)	15	1.56
5	TELECMUNTN BR SA SPN ADR			04/28/98	116.12	580	106.00	530	(50)	8	1.56
14	Security Sub-Total					1,697		1,484	(213)	23	1.56
32	TELE DANMK A/S SPD ADR B	TLD		03/05/98	34.37	1,100	46.37	1,484	384	32	2.13
44	TELECOM ITALIA SPA SPADR	TI		02/09/98	69.12	3,041	75.00	3,300	259	23	.69
26	UNILEVER NV 4FLN NY	UN		02/09/98	60.75	1,579	78.93	2,052	473	25	1.22
30	UNILEVER PLC AMERN SHS	UL		02/09/98	34.18	1,025	44.00	1,320	295	18	1.33
12	VODAFONE GRP PLC SPN ADR	VOD		02/09/98	83.37	1,000	109.87	1,318	318	11	.80
12	VODAFONE GRP PLC SPN ADR			04/15/98	104.46	1,253	109.87	1,318	65	11	.80
24	Security Sub-Total					2,253		2,636	383	22	.80
13	VOLKSWAGEN A G SPONS ADR	VLKAY		04/15/98	165.25	2,148	163.00	2,119	(29)	49	2.29
46	WPP GROUP PLC SPNADR NEW	WPPGY		02/09/98	44.00	2,024	64.00	2,944	920	16	.56

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
20	YPF SOCIEDAD ANON SPN	YPF		04/29/98	34.11	682	31.12	622	(60)	18	2.83
24	ZENECA GRP PLC SPSD ADR	ZEN		02/09/98	40.54	973	41.37	993	20	16	1.63
3	SWISS BANK CORP REG 50SF CHF PAR ORDINARY	SWBKF		N/A	N/A	N/A	359.11	1,077	N/A		
208	BRITISH AEROSPACE GBP PAR ORDINARY	BTATF		03/05/98	7.75	1,612	8.82	1,835	223		
129	TESCO PLC 5P FN GBP PAR ORDINARY	TSCDF		03/05/98	8.65	1,115	8.72	1,125	10		
	Total Equities					96,926		112,857	14,854	1,288	1.14
	Total of Long Portfolio					104,805*		120,736	14,854 *	1,688	1.40

* - Excludes N/A Items

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
05/01	Purchase	15	ELECTRBRS CNTRALS ADRPFD EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 20.927100 TRADE DATE 04/28/98 CUS NO 15234Q108 SEC NO 254F8 PRINCIPAL 313.91		313.91	
05/01	Purchase	19	FORENINGSSPARBENKEN ADR WE MAKE A MKT IN ISSUE PRICE 32.400000 TRADE DATE 04/28/98 CUS NO 34551P106 SEC NO 2813[illegible] PRINCIPAL 615.60 EXECUTED O.T.C. WE ACTED AS YOUR AGENT		615.60	
05/01	Purchase	27	PETROLEO BRAS SA ADR WE MAKE A MKT IN ISSUE PRICE 24.947500 TRADE DATE 04/28/98 CUS NO 71654V101 SEC NO 589M3 PRINCIPAL 673.58 EXECUTED O.T.C WE ACTED AS YOUR AGENT		673.58	

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[redacted]26	[redacted]	05/01/98 TO 05/29/98	63 OF 70

VIRGINIA WARD TURNER

Monthly Activity

Security Transactions

Date	Transaction	Quantity	Description	Price	Debit	Credit
05/01	Purchase	5	TELECMUNTN BR SA SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 116.125000 TRADE DATE 04/28/98 CUS NO 879287100 SEC NO 73607 PRINCIPAL 580.63		580.63	
05/04	Purchase	6	NOKIA CORP "A" ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 63.937500 TRADE DATE 04/29/98 CUS NO 654902204 SEC NO 55625 PRINCIPAL 383.63		383.63	
05/04	Purchase	20	YPF SOCIEDAD ANON SPN EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 34.116500 TRADE DATE 04/29/98 CUS NO 984245100 SEC NO 84AA1 PRINCIPAL 682.33		682.33	
05/06	Exchange	-52	BRITISH AEROSPACE 10P FN GBP PAR ORDINARY			
05/06	Exchange	208	BRITISH AEROSPACE GBP PAR ORDINARY			
05/21	Exchange	-30	SWISS BK CRP NEW SPN ADR			
05/21	Exchange	3	SWISS BANK CORP REG 50SF CHF PAR ORDINARY			
			Net Total		3,249.68	

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
05/01	*	Rpt Fgn Div		DIAGEO PLC SPSD ADR NEW HOLDING 55.0000			45.77
05/05	*	Rpt Fgn Div		BARCLAYS PLC ADR HOLDING 12.0000			23.61
05/05	*	Rpt Fgn Div		BRIT PETE PLC ADR NEW HOLDING 26.0000			18.32
05/11	*	Rpt Fgn Div		TELE DANMK A/S SPD ADR B HOLDING 32.0000			42.07
05/12	*	Rpt Fgn Div		NTL WSTMNSTER BK PLC ADR HOLDING 9.0000			24.20
05/12	*	Rpt Fgn Div		VOLVO AKTIEBOLAGET ADR HOLDING 58.0000			37.77
05/12	*	Rpt Fgn Div		ZENECA GRP PLC SPSD ADR HOLDING 8.0000			12.45
05/18	*	Rpt Fgn Div		CRH PLC ADR HOLDING 17.0000			12.61
05/18	*	Rpt Fgn Div		SAP AK SPSD ADR HOLDING 17.0000			8.57
05/19	*	Rpt Fgn Div		AKTIEBOLAGET ELECLUX ADR HOLDING 19.0000			31.14
05/19	*	Rpt Fgn Div		NOVARTIS ADR HOLDING 29.0000			24.25
05/21	*	Rpt Fgn Div		SHELL TRNS&TRDNG NYSHNEW HOLDING 50.0000			39.08
05/22	*	Rpt Fgn Div		ROYAL BANK CANADA PVS1 HOLDING 28.0000			8.04
05/22	*	Rpt Fgn Div		SWISS BK CRP NEW SPN ADR HOLDING 32.0000			25.70
05/28	*	Rpt Fgn Div		DRESDNER BK AG SPND ADR HOLDING 38.0000			31.96
05/29	*	Rpt Fgn Div		YPF SOCIEDAD ANON SPN HOLDING 20.0000			4.40
05/29		Share Dividend	31	CMA MONEY FUND			

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Dividends and Interest			
05/29	Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28			.54
	Income Total		CMA MONEY FUND SHARE DIVIDEND			31.00
			Net Total			421.48
			Other Activity			
05/05	Fgn Div Tax		BARCLAYS PLC ADR NON-RECLAIMABLE TAX		3.54	
05/05	Fgn Div Tax		BRIT PETE PLC ADR NEW NON-RECLAIMABLE TAX		2.75	
05/11	Fgn Div Tax		TELE DANMK A/S SPD ADR B NON-RECLAIMABLE TAX		10.52	
05/12	Fgn Div Tax		NTL WSTMNSTER BK PLC ADR NON-RECLAIMABLE TAX		3.63	
05/12	Fgn Div Tax		VOLVO AKTIEBOLAGET ADR NON-RECLAIMABLE TAX		5.67	
05/12	Fgn Div Tax		ZENECA GRP PLC SPSD ADR NON-RECLAIMABLE TAX		1.87	
05/18	Fgn Div Tax		CRH PLC ADR NON-RECLAIMABLE TAX		2.90	
05/18	Fgn Div Tax		SAP AK SPSD ADR		2.26	
05/19	Fgn Div Tax		AKTIEBOLAGET ELECLUX ADR NON-RECLAIMABLE TAX		4.67	
05/19	Fgn Div Tax		NOVARTIS ADR NON-RECLAIMABLE TAX		3.64	
05/21	Exchange		SWISS BK CRP NEW SPN ADR TRANSACTION FEE		1.50	
05/22	Fgn Div Tax		ROYAL BANK CANADA PV$1 NON-RECLAIMABLE TAX		1.21	

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Account No.	Taxpayer No.	Statement Period	Page
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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
05/22	Fgn Div Tax		SWISS BK CRP NEW SPN ADR NON-RECLAIMABLE TAX		3.86	
05/28	Fgn Div Tax		DRESDNER BK AG SPND ADR		8.43	
			Net Total		56.45	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds		49,688.64

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
04/30	Opening Balance					108.39CR	10,656
05/01	* Rpt Fgn Div		DIAGEO PLC SPSD ADR NEW HOLDING 55.0000		45.77CR		
05/01	Purchase	15	ELECTRBRS CNTRAIS ADRPFD		313.91		
05/01	Purchase	19	FORENINGSSPARBENKEN ADR		615.60		
05/01	Purchase	27	PETROLEO BRAS SA ADR		673.58		
05/01	Purchase	5	TELECMUNTN BR SA SPN ADR		580.63		
05/01	Sale	-2,076	CMA MONEY FUND		2,076.00CR	46.44CR	8,580
05/04	Purchase	6	NOKIA CORP "A" ADR		383.63		
05/04	Purchase	20	YPF SOCIEDAD ANON SPN		682.33		
05/04	Sale	-1,020	CMA MONEY FUND		1,020.00CR	.48CR	7,560
05/05	* Rpt Fgn Div		BARCLAYS PLC ADR HOLDING 12.0000		23.61CR		
05/05	Fgn Div Tax		BARCLAYS PLC ADR NON-RECLAIMABLE TAX		3.54		
05/05	* Rpt Fgn Div		BRIT PETE PLC ADR NEW HOLDING 26.0000		18.32CR		
05/05	Fgn Div Tax		BRIT PETE PLC ADR NEW NON-RECLAIMABLE TAX		2.75	36.12CR	7,560
05/06	Exchange	-52	BRITISH AEROSPACE 10P FN GBP PAR ORDINARY				
05/06	Exchange	208	BRITISH AEROSPACE GBP PAR ORDINARY			36.12CR	7,560
05/11	* Rpt Fgn Div		TELE DANHK A/S SPD ADR B HOLDING 32.0000		42.07CR		
05/11	Fgn Div Tax		TELE DANHK A/S SPD ADR B NON-RECLAIMABLE TAX		10.52		
05/11	Purchase	36	CMA MONEY FUND		36.00	31.67CR	7,596
05/12	* Rpt Fgn Div		NTL WSTMNSTER BK PLC ADR HOLDING 9.0000		24.20CR		
05/12	Fgn Div Tax		NTL WSTMNSTER BK PLC ADR NON-RECLAIMABLE TAX		3.63		

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/12	* Rpt Fgn Div		VOLVO AKTIEBOLAGET ADR HOLDING 58.0000		37.77CR		
05/12	Fgn Div Tax		VOLVO AKTIEBOLAGET ADR NON-RECLAIMABLE TAX		5.67		
05/12	* Rpt Fgn Div		ZENECA GRP PLC SPSD ADR HOLDING 8.0000		12.45CR		
05/12	Fgn Div Tax		ZENECA GRP PLC SPSD ADR NON-RECLAIMABLE TAX		1.87		
05/18	* Rpt Fgn Div		CRH PLC ADR HOLDING 17.0000		12.61CR	94.92CR	7,596
05/18	Fgn Div Tax		CRH PLC ADR NON-RECLAIMABLE TAX		2.90		
05/18	* Rpt Fgn Div		SAP AK SPSD ADR HOLDING 17.0000		8.57CR		
05/18	Fgn Div Tax		SAP AK SPSD ADR		2.26		
05/18	Purchase	94	CMA MONEY FUND		94.00	16.94CR	7,690
05/19	* Rpt Fgn Div		AKTIEBOLAGET ELECLUX ADR HOLDING 19.0000		31.14CR		
05/19	Fgn Div Tax		AKTIEBOLAGET ELECLUX ADR NON-RECLAIMABLE TAX		4.67		
05/19	* Rpt Fgn Div		NOVARTIS ADR HOLDING 29.0000		24.25CR		
05/19	Fgn Div Tax		NOVARTIS ADR NON-RECLAIMABLE TAX		3.64	64.02CR	7,690
05/21	Exchange	-30	SWISS BK CRP NEW SPN ADR				
05/21	Exchange		SWISS BK CRP NEW SPN ADR TRANSACTION FEE		1.50		
05/21	* Rpt Fgn Div		SHELL TRNS&TRDNG NYSHNEW HOLDING 50.0000		39.08CR		
05/21	Exchange	3	SWISS BANK CORP REG 50SF CHF PAR ORDINARY			101.60CR	7,690
05/22	* Rpt Fgn Div		ROYAL BANK CANADA PV$1 HOLDING 28.0000		8.04CR		

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Account No.	Taxpayer No.	Statement Period	Page
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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/22	Fgn Div Tax		ROYAL BANK CANADA PV$1 NON-RECLAIMABLE TAX		1.21		
05/22	* Rpt Fgn Div		SWISS BK CRP NEW SPN ADR HOLDING 32.0000		25.70CR		
05/22	Fgn Div Tax		SWISS BK CRP NEW SPN ADR NON-RECLAIMABLE TAX		3.86		
05/26	Purchase	130	CMA MONEY FUND		130.00	130.27CR	7,690
05/28	* Rpt Fgn Div		DRESDNER BK AG SPND ADR HOLDING 38.0000		31.96CR	.27CR	7,820
05/28	Fgn Div Tax		DRESDNER BK AG SPND ADR		8.43	23.80CR	7,820
05/29	* Rpt Fgn Div		YPF SOCIEDAD ANON SPN HOLDING 20.0000		4.40CR		
05/29	Share Dividend	31	CMA MONEY FUND				
05/29	Cash Dividend		CMA MONEY FUND FROM 4-30 THRU 5-28		.54CR		
05/29	Closing Balance				28.74CR	28.74CR	7,851

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VIRGINIA WARD TURNER

ement Regarding Your Securities Account and Other Important Information

I the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:

All transactions in your account are subject to the constitution, rules, regulations, customs, es, rulings and interpretations of the exchange or market, and its clearing house if any.

s the transactions are executed, and if not executed on any exchange, the National Association curities Dealers Inc.

Unless you give us other instructions, we will hold for your account any securities you chase and the proceeds of any securities you sell.

We will direct your order for a multi-listed security or option to the market place we consider e the primary market for that security, unless you give us specific instructions to direct order elsewhere

We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian ounts). In the event of a call for less than an entire issue or series of those securities securities to be called will be automatically selected on a random basis from those held in bulk, probability that your holdings will be selected is proportional to the amount of your holdings tive to those of other customers.

If you have any obligations to us we can, subject to applicable rules and regulations of datory bodies, without notifying you, take any of the following actions with any or all securities our account, including securities you may acquire or deposit to secure your account

We can pledge, repledge, hypothecate or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers

We can lend the securities

We can deliver the securities on contracts for other customers even if we do not have in our ession and control a like amount of similar securities for delivery

Can take any of these actions until you have discharged all your obligations to us. The amount dyed in these actions may be more or less than the amount you owe us.

We are not responsible for the loss or destruction of securities that are placed in the custody of a on bank or broker or other custodian, and are lost or destroyed as a result of war, commotion, enemy action, government acts or any other causes beyond the control of the ository or us.

This statement of account shall be deemed conclusive if not objected to within ten (10) days.

We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless we us written notice to the contrary at the time. This agreement will inure to the benefit of one to whom we transfer the accounts. Nothing contained in this paragraph shall affect your to transfer your account under NYSE Rule 412.

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e a member of the Securities Investor Protection Corporation (SIPC). The securities held in account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch Details refer to the Program Description for your account, if applicable, or speak with your cial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, not backed or guaranteed by any bank nor are they insured by the FDIC

rill Lynch Pierce Fenner & Smith Inc
ll Financial Center
rld Tower
York N Y 10281 1312
ber, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect

(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.

(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security SIPC protection and excess SIPC protection applies

(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request

(5) Our financial statement is available for your personal inspection at our office or a copy of it will be mailed upon your written request

Special Note If your records differ from this information please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made

WCMA Loan Account Activity

Reports important information from Merrill Lynch Business Financial Services Inc (MLBFS Inc) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details

Managed Trust Units

Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately

Symbols and Abbreviations

II	Interest reported to IRS by Merrill Lynch as required by law
■	Gross Proceeds reported to the IRS by Merrill Lynch as required by law
*	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this company
:	Transactions reported to IRS
#	Transaction you requested required same-day payment. MLPFAS retained last days dividend in offset cost of advancing payment on your behalf
A	This transaction was effected through a specialist which may act as principal. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialist may have profited or lost in connection with this transaction
N A	Value and or cost data not available
N C	Not calculated
N N	Non negotiable securities
N N N O	Non negotiable securities held registered in your name
N O	Held registered in your name
NOCC	Options Clearing Corporation
N O CUST	Non negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments
RD	Bonds are changeable from coupon to registered and vice versa without charge
RG	Bonds registered for both principal and interest

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May 1998 **END OF STATEMENT**

Merrill Lynch

Consults

PRIORITY CLIENT SERVICES

TOTAL ACCOUNT VALUE AS OF 06/30/1998 $122,428.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	05/29/98 Value	%	06/30/98 Value	%
Cash/Money Funds	7,879	7	8,031	7
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	112,857	93	114,397	93
Mutual Funds				
Options				
Other				
Long Market Value	120,736		122,428	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	120,736		122,428	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	37.16	659.54
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	559.34	1,024.73
Income Not Reported		
Total	596.50	1,684.27

Merrill Lynch Consults Service

Your Investment Manager:

BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

Merrill Lynch Consults® now offers you the option of eliminating the mailing of separate trade confirmations. You can choose to have this information included in your monthly statement rather than receiving confirmations for each transaction. Please call your Financial Consultant for more information.

Important Notice

We encourage you to contact your Financial Consultant whenever there are changes in your particular situation or objectives. These changes can then be discussed directly with your Investment Manager. We also encourage you to discuss your portfolio at least annually with your Investment Manager. Your Financial Consultant would be pleased to arrange such discussions.

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PRIORITY CLIENT SERVICES

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VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	7,879.74	
Net Credits & Debits	152.04	78,684.57DR
Closing Balance Cash & Money Funds	8,031.78	

Credits	This Statement	Year-to-Date
Sales	2,743.73	52,407.62
Income	596.50	1,684.27
Funds Received		
Other	23.95	48.70
Total Credits	3,364.18	54,140.59

Debits	This Statement	Year-to-Date
Purchases	3,105.00	131,461.87
Withdrawals		
Other	107.14	1,363.29
Total Debits	3,212.14	132,825.16

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	(728.36)	2,444.16
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
7	LUKOIL SPONSORED ADR	02/09/98	06/25/98	259.21	514.50	(255.29)	ST
77	SURGUTNEFTEGAZ ADR	02/09/98	05/27/98	398.76	577.50	(178.74)	ST
9	TELECMUNTN BR SA SPN ADR	03/05/98	06/25/98	969.92	1,117.13	(147.21)	ST
5	TELECMUNTN BR SA SPN ADR	04/28/98	06/25/98	538.86	580.63	(41.77)	ST
20	YPF SOCIEDAD ANON SPN	04/29/98	06/25/98	576.98	682.33	(105.35)	ST

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			27		27				
8,004	CMA MONEY FUND		1.00	8,004	1.00	8,004			407	5.09
	Total Cash/Money Funds			8,031		8,031			407	5.09

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
36	AXA-UAP AMERN DEP SHS	AXA		02/09/98	43.87	1,579	56.81	2,045	466	23	1.13
5	AXA-UAP AMERN DEP SHS			04/15/98	61.18	305	56.81	284	(20)	3	1.13
41	Security Sub-Total					1,885		2,329	446	26	1.13
47	AKTIEBOLAGET ELECLUX ADR	ELUXY		02/09/98	28.70	1,349	33.87	1,592	243	26	1.64
121	ALCATEL ALSTHOM SPON ADR	ALA		02/09/98	25.50	3,085	40.68	4,923	1,838	39	.81
41	BANCO DE SANTANDER ADR	STD		02/09/98	37.37	1,532	50.68	2,078	546	27	1.30
35	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR	BCH		03/06/98	32.02	1,120	31.25	1,093	(26)	11	1.02
20	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR			04/21/98	34.06	681	31.25	625	(56)	6	1.02
55	Security Sub-Total					1,802		1,718	(82)	17	1.02
29	BANK OF IRELAND SPNS ADR	IRE		02/09/98	71.00	2,059	82.37	2,388	329	36	1.54
65	BANK TOKYO MITSB SPN ADR	MBK		02/09/98	15.68	1,019	11.00	715	(304)	3	.50
39	BG PLC FINAL INSTL ADR	BRG		02/09/98	26.12	1,018	28.75	1,121	103	29	2.60
12	BARCLAYS PLC ADR	BCS		02/09/98	125.50	1,506	115.00	1,380	(126)	31	2.25
40	BASF A G NEW ADR			04/15/98	45.50	1,820	47.00	1,880	60	32	1.72

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
36	BOOTS CO LTD ADR	BOOOY		02/09/98	30.00	1,080	33.87	1,219	139	26	2.19
20	BOOTS CO LTD ADR			03/04/98	30.56	611	33.87	677	66	14	2.19
56	Security Sub-Total					1,691		1,897	205	41	2.19
13	BRIT PETE PLC ADR NEW	BP		02/09/98	80.00	1,040	88.25	1,147	107	30	2.68
150	COMPASS GRP PLC SPN ADR	CMSCY		02/09/98	7.00	1,050	10.62	1,593	543	11	.69
32	CIFRA SA SP ADR 'V'	CFRVY		04/27/98	17.55	561	14.25	456	(105)		
3	CENTRAIS GERADS PREF ADR	GESXY		N/A	N/A	N/A	7.12	21	N/A		
45	CANON INC ADR REP5SH	CANNY		02/09/98	22.02	991	22.87	1,029	38	4	.46
55	CEMEX S A SPONSORED ADR	CMXBY		02/09/98	9.50	522	8.75	481	(40)	12	2.56
17	CRH PLC ADR	CRHCY		02/09/98	62.37	1,060	71.00	1,207	147	14	1.16
55	DIAGEO PLC SPSD ADR NEW	DEO		02/09/98	37.50	2,062	48.00	2,640	578	45	1.73
38	DRESDNER BK AG SPND ADR	DRSDY		04/14/98	53.47	2,032	53.62	2,037	5	34	1.71
16	ELECTRDRS CNTRAIS ADRPFD	CAIGY		04/27/98	21.26	340	15.43	247	(93)	16	6.68
15	ELECTRDRS CNTRAIS ADRPFD			04/28/98	20.92	313	15.43	231	(81)	15	6.68
31	Security Sub-Total					654		478	(174)	31	6.68
27	ENI S P A SPONSORED ADR	E		02/09/98	57.75	1,559	65.00	1,755	196	28	1.63
8	ENI S P A SPONSORED ADR			04/16/98	67.72	541	65.00	520	(21)	8	1.63
35	Security Sub-Total					2,101		2,275	175	37	1.63

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
46	FRANCE TELECOM ADR	FTE		02/09/98	44.18	2,032	69.56	3,199	1,167	41	1.30
19	FORENINGSSPARBENKEN ADR	FGSKY		04/28/98	32.05	608	29.50	560	(47)		
31	FUJI PHOTO FILM ADR NEW	FUJIY		02/09/98	39.50	1,224	34.56	1,071	(152)	3	.37
26	GROUPE DANONE SPON ADR	DA		02/09/98	39.43	1,025	55.00	1,430	405	12	.85
26	GROUPE DANONE SPON ADR			04/16/98	45.42	1,180	55.00	1,430	250	12	.85
52	Security Sub-Total					2,206		2,860	655	24	.85
84	GREAT UNVL S PLC ADR FN	GRUSY		03/06/98	13.50	1,134	13.62	1,144	10	25	2.23
27	HENKEL KGAA SPNRD ADR	HENKY		02/09/98	57.00	1,539	82.00	2,214	675		
9	HENKEL KGAA SPNRD ADR			03/06/98	61.25	551	82.00	738	187		
36	Security Sub-Total					2,090		2,952	862		
14	HONDA MOTOR ADR NEW	HMC		02/09/98	73.62	1,030	71.43	1,000	(29)	3	.31
35	ISTITUTO MOB ITAL SPNADR	IMI		02/09/98	43.87	1,535	47.68	1,669	134	90	5.40
17	ISTITUTO MOB ITAL SPNADR			04/15/98	47.37	805	47.68	810	5	43	5.40
52	Security Sub-Total					2,341		2,479	139	133	5.40
33	ING GP NV SPSD ADR			02/09/98	47.81	1,577	65.37	2,157	580	31	1.44
48	KIMBERLY CLARK A CPO ADR	KCDMY		02/09/98	22.00	1,056	18.00	864	(192)	26	3.10
30	MANNESMANN SPSD ADR	MNNSY		02/09/98	56.10	1,683	100.62	3,018	1,335	12	.41

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
10	MANNESMANN SPSD ADR			03/04/98	62.40	624	100.62	1,006	382	4	.41
40	Security Sub-Total					2,307		4,025	1,717	16	.41
102	MONTEDSN SPA SPN ADR NEW	MNT		02/09/98	10.06	1,026	12.43	1,268	242	23	1.84
60	MONTEDSN SPA SPN ADR NEW			04/15/98	15.25	915	12.43	746	(168)	13	1.84
162	Security Sub-Total					1,941		2,014	74	37	1.84
88	NINTENDO LTD ADR	NTDOY		02/09/98	11.37	1,001	11.50	1,012	11	6	.62
29	NOVARTIS ADR	NVTSY		02/09/98	84.50	2,450	83.37	2,417	(32)	20	.84
9	NTL WSTMNSTER BK PLC ADR	NW		02/09/98	113.00	1,017	107.50	967	(49)	30	3.10
31	NESTLE S A REP RG SH ADR	NSRGY		02/09/98	84.75	2,627	106.75	3,309	682	31	.94
32	NOKIA CORP "A" ADR	NOKA		04/15/98	62.13	1,988	72.75	2,328	340	18	.77
6	NOKIA CORP "A" ADR			04/29/98	63.93	383	72.75	436	53	3	.77
38	Security Sub-Total					2,372		2,764	393	21	.77
15	PHILIPS ELECTRS N V	PHG		02/09/98	66.00	990	84.87	1,273	283	12	.97
20	PORTUGAL TELECOM ADR	PT		02/09/98	52.00	1,040	52.93	1,058	18	17	1.60
27	PETROLEO BRAS SA ADR	PEBRY		04/28/98	24.94	673	18.63	503	(169)	13	2.63
19	RWE AG SPONSORED ADR	RWEOY		02/09/98	55.37	1,052	57.25	1,087	35	12	1.11
11	RWE AG SPONSORED ADR			03/05/98	53.87	592	57.25	629	37	7	1.11

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
15	RWE AG SPONSORED ADR			04/17/98	50.75	761	57.25	858	97	9	1.11
45	Security Sub-Total					2,406		2,576	169	28	1.11
24	ROYAL PTT NDRLD NV ADR	KPN		02/09/98	43.75	1,050	63.62	1,527	477	31	2.04
47	RHONE POULENC SPSRD ADR	RP		02/09/98	43.87	2,062	56.18	2,640	578	22	.83
73	SOCIETE GENERAL SPN ADR	SCGLY		02/09/98	29.37	2,144	42.00	3,066	922	43	1.41
12	SAP AK SPSD ADR	SAPHY		02/09/98	134.00	1,608	226.50	2,718	1,110	4	.16
5	SAP AK SPSD ADR			04/16/98	163.50	817	226.50	1,132	315	1	.16
17	Security Sub-Total					2,425		3,850	1,425	6	.16
2	SWISS BK CRP NEW SPN ADR			02/09/98	32.25	64	36.37	72	8	2	3.67
50	SHELL TRNS&TRDNG NYSHNEW	SC		02/09/98	41.62	2,081	42.37	2,118	37	66	3.12
13	SONY CORP ADR NEW	SNE		02/09/98	91.56	1,190	86.06	1,118	(71)	4	.43
11	TOTAL S A SPONSORED ADR	TOT		04/27/98	55.54	610	65.37	719	109	10	1.41
32	TELE DANMK A/S SPD ADR B	TLD		03/05/98	34.37	1,100	47.12	1,508	408	31	2.09
44	TELECOM ITALIA SPA SPADR	TI		02/09/98	69.12	3,041	73.50	3,234	193	31	.97
26	UNILEVER NV 4FLN NY	UN		02/09/98	60.75	1,579	78.93	2,052	473	25	1.21
30	UNILEVER PLC AMERN SHS	UL		02/09/98	34.18	1,025	43.31	1,299	274	17	1.35

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VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
12	VODAFONE GRP PLC SPN ADR	VOD		02/09/98	83.37	1,000	126.06	1,512	512	11	.75
12	VODAFONE GRP PLC SPN ADR			04/15/98	104.46	1,253	126.06	1,512	259	11	.75
24	Security Sub-Total					2,254		3,025	771	23	.75
13	VOLKSWAGEN A G SPONS ADR	VLKAY		04/15/98	165.25	2,148	195.00	2,535	387	49	1.93
46	WPP GROUP PLC SPNADR NEW	WPPGY		02/09/98	44.00	2,024	67.25	3,093	1,069	16	.52
24	ZENECA GRP PLC SPSD ADR	ZEN		02/09/98	40.54	973	43.87	1,053	80	16	1.53
3	BAYER MOTORENWERKE 50 DM 50.DEM PAR ORDINARY	BAHXF		06/25/98	1,035.00	3,105	1,009.57	3,028	(76)		
3	UBS AG 20.CHF PAR ORDINARY	ZUTBF		N/A	N/A	N/A	N/A	N/A	N/A		
208	BRITISH AEROSPACE GBP PAR ORDINARY	BTATF		03/05/98	7.75	1,612	7.63	1,588	(23)		
129	TESCO PLC 5P GBP PAR ORDINARY	FN TSCDF		03/05/98	8.65	1,115	9.79	1,263	148		
	Total Equities					96,580		114,397	17,811	1,457	1.27
	Total of Long Portfolio					104,612*		122,429*	17,811 *	1,865	1.52

* - Excludes N/A items

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/01	• Sale	-77	SURGUTNEFTEGAZ ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 5.178900 TRADE DATE 05/27/98 CUS NO 46625F104 SEC NO 669D1 PRINCIPAL 398.783 SEC FEE 0.020	5.178		398.76
06/10	Stock Dividend	36	MANNESMANN SPSD ADR HOLDING 4.0000			
06/11	Stock Dividend	3	CENTRAIS GERADS PREF ADR HOLDING 31.0000 PAID BY ELECTRBRS CNTRAI			
06/17	Stock Dividend	28	AKTIEBOLAGET ELECLUX ADR HOLDING 19.0000			
06/25	Stock Dividend	75	COMPASS GRP PLC SPN ADR HOLDING 75.0000			
06/30	• Sale	-7	LUKOIL SPONSORED ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE AS OF 06/25 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 37.031900 TRADE DATE 06/26/98 CUS NO 67786210 SEC NO 432X2 PRINCIPAL 259.222 SEC FEE 0.010	37.031		259.21

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/30	• Sale	-14	TELECMUNTN BR SA SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC AS OF 06/25 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 107.774200 TRADE DATE 06/26/98 CUS NO 87928710 SEC NO 736U7 PRINCIPAL 1508.841 SEC FEE 0.060	107.774		1,508.78
06/30	• Sale	-20	YPF SOCIEDAD ANON SPN EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AC ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 28.850000 TRADE DATE 06/25/98 CUS NO 98424510 SEC NO 84AA1 PRINCIPAL 577.005 SEC FEE 0.020	28.850		576.98
06/30	Purchase	3	BAYER MOTORENWERKE 50 DM 50.DEM PAR ORDINARY WE MAKE A MKT IN ISSUE PRICE 1035.000000 TRADE DATE 06/25/98 CUS NO D12096109 SEC NO 88551 PRINCIPAL 3105.003 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	1035.000	3,105.00	
06/30	Exchange	-3	SWISS BANK CORP REG 50SF CHF PAR ORDINARY			

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
06/30	Exchange	3	UBS AG 20.CHF PAR ORDINARY			
			Net Total		361.27	
			Dividends and Interest			
06/01	* Rpt Fgn Div		AXA-UAP AMERN DEP SHS HOLDING 41.0000			31.21
06/01	* Rpt Fgn Div		GLAXO WELLCOME SPNSD ADR HOLDING 42.0000			27.34
06/01	* Rpt Fgn Div		PORTUGAL TELECOM ADR HOLDING 20.0000			19.55
06/01	* Rpt Fgn Div		UNILEVER NV 4FLN NY HOLDING 26.0000			19.42
06/01	* Rpt Fgn Div		UNILEVER PLC AMERN SHS HOLDING 30.0000			13.72
06/01	* Rpt Fgn Div		BRITISH AEROSPACE 10P FN GBP PAR ORDINARY HOLDING 52.0000			12.41
06/05	* Rpt Fgn Div		ROYAL PTT NDRLD NV ADR HOLDING 24.0000			23.63
06/08	* Rpt Fgn Div		TELECMUNTN BR SA SPN ADR HOLDING 9.0000			17.79
06/10	* Rpt Fgn Div		SOCIETE GENERAL SPN ADR HOLDING 73.0000			51.21
06/11	* Rpt Fgn Div		BASF A G NEW ADR HOLDING 40.0000			43.95
06/11	* Rpt Fgn Div		ISTITUTO MOB ITAL SPNADR HOLDING 52.0000			110.79

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
06/12	*	Rpt Fgn Div		MANNESMANN SPSD ADR HOLDING 4.0000			22.47
06/12	*	Rpt Fgn Div		VOLKSWAGEN A G SPONS ADR HOLDING 13.0000			17.54
06/15	*	Rpt Fgn Div		RHONE POULENC SPSRD ADR HOLDING 47.0000			29.29
06/15	*	Rpt Fgn Div		TOTAL S A SPONSORED ADR HOLDING 11.0000			11.94
06/19	*	Rpt Fgn Div		ING GP NV SPSD ADR HOLDING 33.0000			20.70
06/22	*	Rpt Fgn Div		BANCO DE SANTANDER ADR HOLDING 41.0000			5.33
06/22	*	Rpt Fgn Div		NESTLE S A REP RG SH ADR HOLDING 31.0000			36.67
06/26	*	Rpt Fgn Div		CEMEX S A SPONSORED ADR HOLDING 55.0000			12.33
06/30	*	Rpt Fgn Div		GROUPE DANONE SPON ADR HOLDING 52.0000			32.05
06/30		Share Dividend	37	CMA MONEY FUND			
06/30		Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29			.16
		Income Total		CMA MONEY FUND SHARE DIVIDEND			37.00
				Net Total			596.50
				Other Activity			
06/01		Fgn Div Tax		AXA-UAP AMERN DEP SHS NON-RECLAIMABLE TAX		4.68	

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VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
06/01	Fgn Div Tax		PORTUGAL TELECOM ADR NON-RECLAIMABLE TAX		3.42	
06/01	Fgn Div Tax		UNILEVER NV 4FLN NY NON-RECLAIMABLE TAX		2.91	
06/01	Fgn Div Tax		UNILEVER PLC AMERN SHS NON-RECLAIMABLE TAX		2.06	
06/01	Fgn Div Tax		BRITISH AEROSPACE 10P FN GBP PAR ORDINARY		2.48	
06/04	• Prin Payment		FORENINGSSPARBENKEN ADR HOLDING 19.0000			6.61
06/05	Fgn Div Tax		ROYAL PTT NDRLD NV ADR NON-RECLAIMABLE TAX		3.54	
06/08	Fgn Div Tax		TELECMUNTN BR SA SPN ADR NON-RECLAIMABLE TAX		2.67	
06/10	Fgn Div Tax		SOCIETE GENERAL SPN ADR NON-RECLAIMABLE TAX		7.68	
06/11	Fgn Div Tax		BASF A G NEW ADR		11.59	
06/11	Fgn Div Tax		ISTITUTO MOB ITAL SPNADR		35.90	
06/12	Fgn Div Tax		MANNESMANN SPSD ADR		5.93	
06/12	Fgn Div Tax		VOLKSWAGEN A G SPONS ADR		4.63	
06/15	Fgn Div Tax		RHONE POULENC SPSRD ADR NON-RECLAIMABLE TAX		4.39	
06/15	Fgn Div Tax		TOTAL S A SPONSORED ADR NON-RECLAIMABLE TAX		1.79	
06/19	Fgn Div Tax		ING GP NV SPSD ADR NON-RECLAIMABLE TAX		3.11	
06/22	• Cash in Lieu		AKTIEBOLAGET ELECLUX ADR HOLDING 19.0000			17.34
06/22	Fgn Div Tax		BANCO DE SANTANDER ADR		.05	
06/22	Fgn Div Tax		NESTLE S A REP RG SH ADR NON-RECLAIMABLE TAX		5.50	
06/30	Fgn Div Tax		GROUPE DANONE SPON ADR NON-RECLAIMABLE TAX		4.81	
			Net Total		83.19	

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	2,767.68	52,456.32

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
05/29	Opening Balance					28.74CR	7,851
06/01	* Rpt Fgn Div		AXA-UAP AMERN DEP SHS HOLDING 41.0000		31.21CR		
06/01	Fgn Div Tax		AXA-UAP AMERN DEP SHS NON-RECLAIMABLE TAX		4.68		
06/01	* Rpt Fgn Div		GLAXO WELLCOME SPNSD ADR HOLDING 42.0000		27.34CR		
06/01	* Rpt Fgn Div		PORTUGAL TELECOM ADR HOLDING 20.0000		19.55CR		
06/01	Fgn Div Tax		PORTUGAL TELECOM ADR NON-RECLAIMABLE TAX		3.42		

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/01	* Sale	-77	SURGUTNEFTEGAZ ADR	5.178	398.76CR		
06/01	* Rpt Fgn Div		UNILEVER NV 4FLN NY HOLDING 26.0000		19.42CR		
06/01	Fgn Div Tax		UNILEVER NV 4FLN NY NON-RECLAIMABLE TAX		2.91		
06/01	* Rpt Fgn Div		UNILEVER PLC AMERN SHS HOLDING 30.0000		13.72CR		
06/01	Fgn Div Tax		UNILEVER PLC AMERN SHS NON-RECLAIMABLE TAX		2.06		
06/01	* Rpt Fgn Div		BRITISH AEROSPACE 10P FN GBP PAR ORDINARY HOLDING 52.0000		12.41CR		
06/01	Fgn Div Tax		BRITISH AEROSPACE 10P FN GBP PAR ORDINARY		2.48		
06/01	Purchase	28	CMA MONEY FUND		28.00	507.60CR	7,879
06/04	* Prin Payment		FORENINGSSPARBENKEN ADR HOLDING 19.0000		6.61CR	514.21CR	7,879
06/05	* Rpt Fgn Div		ROYAL PTT NDRLD NV ADR HOLDING 24.0000		23.63CR		
06/05	Fgn Div Tax		ROYAL PTT NDRLD NV ADR NON-RECLAIMABLE TAX		3.54	534.30CR	7,879
06/08	* Rpt Fgn Div		TELECMUNTN BR SA SPN ADR HOLDING 9.0000		17.79CR		
06/08	Fgn Div Tax		TELECMUNTN BR SA SPN ADR NON-RECLAIMABLE TAX		2.67		
06/08	Purchase	534	CMA MONEY FUND		534.00	15.42CR	8,413
06/10	Stock Dividend	36	MANNESMANN SPSD ADR HOLDING 4.0000				
06/10	* Rpt Fgn Div		SOCIETE GENERAL SPN ADR HOLDING 73.0000		51.21CR		
06/10	Fgn Div Tax		SOCIETE GENERAL SPN ADR NON-RECLAIMABLE TAX		7.68	58.95CR	8,413

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/11	* Rpt Fgn Div		BASF A G NEW ADR HOLDING 40.0000		43.95CR		
06/11	Fgn Div Tax		BASF A G NEW ADR		11.59		
06/11	Stock Dividend	3	CENTRAIS GERADS PREF ADR HOLDING 31.0000 PAID BY ELECTRBRS CNTRAI				
06/11	* Rpt Fgn Div		ISTITUTO MOB ITAL SPNADR HOLDING 52.0000		110.79CR		
06/11	Fgn Div Tax		ISTITUTO MOB ITAL SPNADR		35.90	166.20CR	8,413
06/12	* Rpt Fgn Div		HANNESMANN SPSD ADR HOLDING 4.0000		22.47CR		
06/12	Fgn Div Tax		HANNESMANN SPSD ADR		5.93		
06/12	* Rpt Fgn Div		VOLKSWAGEN A G SPONS ADR HOLDING 13.0000		17.54CR		
06/12	Fgn Div Tax		VOLKSWAGEN A G SPONS ADR		4.63	195.65CR	8,413
06/15	* Rpt Fgn Div		RHONE POULENC SPSRD ADR HOLDING 47.0000		29.29CR		
06/15	Fgn Div Tax		RHONE POULENC SPSRD ADR NON-RECLAIMABLE TAX		4.39		
06/15	* Rpt Fgn Div		TOTAL S A SPONSORED ADR HOLDING 11.0000		11.94CR		
06/15	Fgn Div Tax		TOTAL S A SPONSORED ADR NON-RECLAIMABLE TAX		1.79		
06/15	Purchase	195	CMA MONEY FUND		195.00	35.70CR	8,608
06/17	Stock Dividend	28	AKTIEBOLAGET ELECLUX ADR HOLDING 19.0000			35.70CR	8,608
06/19	* Rpt Fgn Div		ING GP NV SPSD ADR HOLDING 33.0000		20.70CR		
06/19	Fgn Div Tax		ING GP NV SPSD ADR NON-RECLAIMABLE TAX		3.11	53.29CR	8,608
06/22	* Cash in Lieu		AKTIEBOLAGET ELECLUX ADR HOLDING 19.0000		17.34CR		

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/22	* Rpt Fgn Div		BANCO DE SANTANDER ADR HOLDING 41.0000		5.33CR		
06/22	Fgn Div Tax		BANCO DE SANTANDER ADR		.05		
06/22	* Rpt Fgn Div		NESTLE S A REP RG SH ADR HOLDING 31.0000		36.67CR		
06/22	Fgn Div Tax		NESTLE S A REP RG SH ADR NON-RECLAIMABLE TAX		5.50		
06/22	Purchase	53	CMA MONEY FUND		53.00	54.08CR	8,661
06/25	Stock Dividend	75	COMPASS GRP PLC SPN ADR HOLDING 75.0000			54.08CR	8,661
06/26	* Rpt Fgn Div		CEMEX S A SPONSORED ADR HOLDING 55.0000		12.33CR	66.41CR	8,661
06/29	Purchase	66	CMA MONEY FUND		66.00	.41CR	8,727
06/30	* Rpt Fgn Div		GROUPE DANONE SPON ADR HOLDING 52.0000		32.05CR		
06/30	Fgn Div Tax		GROUPE DANONE SPON ADR NON-RECLAIMABLE TAX		4.81		
06/30	* Sale	-7	LUKOIL SPONSORED ADR	37.031	259.21CR		
06/30	* Sale	-14	TELECMUNTN BR SA SPN ADR	107.774	1,508.78CR		
06/30	* Sale	-20	YPF SOCIEDAD ANON SPN	28.850	576.98CR		
06/30	Purchase	3	BAYER MOTORENWERKE 50 DM	1,035.000	3,105.00		
06/30	Exchange	-3	SWISS BANK CORP REG 50SF CHF PAR ORDINARY				
06/30	Exchange	3	UBS AG 20.CHF PAR ORDINARY				
06/30	Share Dividend	37	CMA MONEY FUND				
06/30	Cash Dividend		CMA MONEY FUND FROM 5-29 THRU 6-29		.16CR		
06/30	Sale	-760	CMA MONEY FUND		760.00CR		
06/30	Closing Balance				27.78CR	27.78CR	8,004

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PRIORITY CLIENT SERVICES

VIRGINIA WARD TURNER

Agreement Regarding Your Securities Account and Other Important Information
You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:
(1) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearing house, if any, where the transactions are executed, and if not executed on any exchange, the National Association of Securities Dealers, Inc.
(2) Unless you give us other instructions, we will hold for your account any securities you purchase and the proceeds of any securities you sell.
(3) We will direct your order for a multi-listed security or option to the market place we consider to be the primary market for that security, unless you give us specific instructions to direct the order elsewhere.
(4) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian accounts). In the event of a call for less than an entire issue or series of those securities, the securities to be called will be automatically selected on a random basis from those held in bulk. The probability that your holdings will be selected is proportional to the amount of your holdings relative to those of other customers.
(5) If you have any obligations to us we can, subject to applicable rules and regulations of regulatory bodies, without notifying you, take any of the following actions with any or all securities in your account, including securities you may acquire or deposit to secure your account.

- We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.
- We can lend the securities
- We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.

We can take any of these actions until you have discharged all your obligations to us. The amount involved in these actions may be more or less than the amount you owe us.
(6) We are not responsible for the loss or destruction of securities that are placed in the custody of a foreign bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.
(7) This statement of account shall be deemed conclusive if not objected to within ten (10) days.
(8) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless you give us written notice to the contrary at the time. This agreement will inure to the benefit of anyone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your right to transfer your account under NYSE Rule 412.

Insurance
We are a member of the Securities Investor Protection Corporation (SIPC). The securities held in your account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. For details, refer to the Program Description for your account, if applicable, or speak with your Financial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, are not backed or guaranteed by any bank nor are they insured by the FDIC.

Other Important Information
(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.
(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.
(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.
(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.
(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.
Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.

WCMA Loan Account Activity
Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.

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Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

◻	Interest reported to IRS by Merrill Lynch as required by law.
●	Gross Proceeds reported to the IRS by Merrill Lynch as required by law.
*	Dividends reported to the IRS by Merrill Lynch as required by law
**	Merrill Lynch maintains a fundamental opinion on this company.
:	Transactions reported to IRS.
#	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
A	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction
N A	Value and or cost data not available.
N C	Not calculated.
N N	Non-negotiable securities.
N N O	Non-negotiable securities held registered in your name
N O	Held registered in your name.
NOCC	Options Clearing Corporation.
N O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge
RG	Bonds registered for both principal and interest.

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New York, N.Y. 10281-1332
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PRIORITY CLIENT CMA® ACCOUNT

TOTAL ACCOUNT VALUE AS OF 07/31/1998 $125,797.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	06/30/98 Value	%	07/31/98 Value	%
Cash/Money Funds	8,031	7	5,414	4
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	114,397	93	120,383	96
Mutual Funds				
Options				
Other				
Long Market Value	122,428		125,797	
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	122,428		125,797	

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	23.73	683.27
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	339.37	1,364.10
Income Not Reported		
Total	363.10	2,047.37

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Your Investment Manager:
BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

If you would like to view your Consults accounts on-line, you can do so by enrolling in the Merrill Lynch On-Line Service (MLOL). Contact your Financial Consultant for details on how to subscribe to the service.

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The SEC requires us to offer, annually, a written disclosure statement describing various investment advisory services offered by MLPF&S. If you would like to receive a copy, please send a written request to:

Merrill Lynch
Consulting and Advisory Services-Administration
101 Hudson Street, 11th Floor
Jersey City, NJ 07302-3997

16377 J PLEASE SEE REVERSE SIDE

008007

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	8,031.78	
Net Credits & Debits	2,617.30DR	81,301.87DR
Closing Balance Cash & Money Funds	5,414.48	

Credits	This Statement	Year-to-Date
Sales	15,628.03	68,035.65
Income	363.10	2,047.37
Funds Received		
Other	79.24	127.94
Total Credits	16,070.37	70,210.96

Debits	This Statement	Year-to-Date
Purchases	17,844.41	149,306.28
Withdrawals		
Other	843.26	2,206.55
Total Debits	18,687.67	151,512.83

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	3,143.40	5,587.56
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
9	AKTIEBOLAGET ELECLUX ADR	02/09/98	07/13/98	296.41	258.31	38.10	ST
38	ALCATEL ALSTHOM SPON ADR	02/09/98	07/16/98	1,764.13	969.00	795.13	ST
82	BANCO DE SANTANDER ADR	02/09/98	07/13/98	2,203.06	1,532.38	670.68	ST
3	CENTRAIS GERADS PREF ADR	N/A	07/07/98	19.68	N/A	N/A	
17	DIAGEO PLC SPSD ADR NEW	02/09/98	07/13/98	843.94	637.50	206.44	ST
16	ELECTRBRS CNTRAIS ADRPFD	04/27/98	06/26/98	226.99	340.19	(113.20)	ST
15	ELECTRBRS CNTRAIS ADRPFD	04/28/98	06/26/98	212.81	313.91	(101.10)	ST
27	ENI S P A SPONSORED ADR	02/09/98	06/26/98	1,731.96	1,559.25	172.71	ST
8	ENI S P A SPONSORED ADR	04/16/98	06/26/98	513.18	541.78	(28.60)	ST
17	MANNESMANN SPSD ADR	02/09/98	07/17/98	1,948.98	953.70	995.28	ST
68	MONTEDSN SPA SPN ADR NEW	02/09/98	07/14/98	896.03	684.25	211.78	ST
27	PETROLEO BRAS SA ADR	04/28/98	06/26/98	487.49	673.58	(186.09)	ST
6	SAP AK SPSD ADR	02/09/98	07/17/98	1,320.41	804.00	516.41	ST
50	SHELL TRNS&TRDNG NYSHNEW	02/09/98	07/09/98	2,031.23	2,081.25	(50.02)	ST
129	TESCO PLC 5P FN	03/05/98	07/08/98	389.98	371.94	18.04	ST
258	TESCO PLC 5P FN	03/05/98	07/13/98	741.75	743.91	(2.16)	ST

N/A - Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the capital gain or (loss) column and are not included in the realized capital gain and loss summary.

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
	CASH			1		1				
5,413	CMA MONEY FUND		1.00	5,413	1.00	5,413			276	5.10
	Total Cash/Money Funds			5,414		5,414			276	5.10

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
36	AXA-UAP AMERN DEP SHS	AXA		02/09/98	43.87	1,579	67.43	2,427	848	23	.95
5	AXA-UAP AMERN DEP SHS			04/15/98	61.18	305	67.43	337	32	3	.95
14	AXA-UAP AMERN DEP SHS			06/30/98	56.25	787	67.43	944	157	9	.95
55	Security Sub-Total					2,672		3,709	1,037	35	.95
38	AKTIEBOLAGET ELECLUX ADR	ELUXY		02/09/98	28.70	1,090	32.12	1,220	130	21	1.73
83	ALCATEL ALSTHOM SPON ADR	ALA		02/09/98	25.50	2,116	39.37	3,268	1,152	26	.81

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
35	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR	BCH		03/06/98	32.02	1,120	37.50	1,312	192	11	.85
20	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR			04/21/98	34.06	681	37.50	750	69	6	.85
55	Security Sub-Total					1,802		2,062	261	17	.85
29	BANK OF IRELAND SPNS ADR	IRE		02/09/98	71.00	2,059	83.12	2,410	351	36	1.53
65	BANK TOKYO MITSB SPN ADR	MBK		02/09/98	15.68	1,019	10.00	650	(369)	3	.53
39	BG PLC FINAL INSTL ADR	BRG		02/09/98	26.12	1,018	30.50	1,189	171	29	2.45
12	BARCLAYS PLC ADR	BCS		02/09/98	125.50	1,506	114.00	1,368	(138)	31	2.27
40	BASF A G NEW ADR			04/15/98	45.50	1,820	46.00	1,840	20	32	1.75
12	BASF A G NEW ADR			06/26/98	48.12	577	46.00	552	(25)	9	1.75
52	Security Sub-Total					2,397		2,392	(5)	42	1.75
36	BOOTS CO LTD ADR	BOOOY		02/09/98	30.00	1,080	33.87	1,219	139	26	2.19
20	BOOTS CO LTD ADR			03/04/98	30.56	611	33.87	677	66	14	2.19
56	Security Sub-Total					1,691		1,897	205	41	2.19
13	BRIT PETE PLC ADR NEW	BP		02/09/98	80.00	1,040	80.25	1,043	3	30	2.95
150	COMPASS GRP PLC SPN ADR	CMSGY		02/09/98	7.00	1,050	10.50	1,575	525	15	.96

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
32	CIFRA SA SP ADR 'V'	CFRVY		04/27/98	17.55	561	14.87	476	(85)		
45	CANON INC ADR REP5SH	CANNY		02/09/98	22.02	991	22.93	1,032	41	4	.46
55	CEMEX S A SPONSORED ADR	CMXBY		02/09/98	9.50	522	8.39	461	(60)	12	2.66
17	CRH PLC ADR	CRHCY		02/09/98	62.37	1,060	69.50	1,181	121	14	1.19
8	DAI NIPPON PRTNG ADR	DNPCY		07/07/98	166.95	1,335	159.00	1,272	(63)	8	.68
4	DAI NIPPON PRTNG ADR			07/14/98	166.86	667	159.00	636	(31)	4	.68
12	Security Sub-Total					2,003		1,908	(94)	13	.68
38	DIAGEO PLC SPSD ADR NEW	DEO		02/09/98	37.50	1,425	48.37	1,838	413	31	1.71
38	DRESDNER BK AG SPND ADR	DRSDY		04/14/98	53.47	2,032	60.87	2,313	281	34	1.50
7	DRESDNER BK AG SPND ADR			06/29/98	54.37	380	60.87	426	46	6	1.50
3	DRESDNER BK AG SPND ADR			07/07/98	52.47	157	60.87	182	25	2	1.50
48	Security Sub-Total					2,570		2,921	352	44	1.50
46	FRANCE TELECOM ADR	FTE		02/09/98	44.18	2,032	67.00	3,082	1,050		
19	FORENINGSSPARBENKEN ADR	FGSKY		04/28/98	32.05	608	30.25	574	(33)		
31	FUJI PHOTO FILM ADR NEW	FUJIY		02/09/98	39.50	1,224	36.62	1,135	(88)	3	.32
26	GROUPE DANONE SPON ADR	DA		02/09/98	39.43	1,025	59.62	1,550	525	12	.78
26	GROUPE DANONE SPON ADR			04/16/98	45.42	1,180	59.62	1,550	370	12	.78
4	GROUPE DANONE SPON ADR			06/26/98	57.73	230	59.62	238	8	1	.78
56	Security Sub-Total					2,437		3,339	903	26	.78

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
84	GREAT UNVL S PLC ADR FN	GRUSY		03/06/98	13.50	1,134	12.12	1,018	(115)	45	4.46
27	HENKEL KGAA SPNRD ADR	HENKY		02/09/98	57.00	1,539	78.50	2,119	580		
9	HENKEL KGAA SPNRD ADR			03/06/98	61.25	551	78.50	706	155		
36	Security Sub-Total					2,090		2,826	735		
14	HONDA MOTOR ADR NEW	HMC		02/09/98	73.62	1,030	74.00	1,036	6	3	.30
25	ITO YOKADO ADR NEW	IYCOY		07/09/98	52.25	1,306	48.00	1,200	(106)	5	.45
12	ITO YOKADO ADR NEW			07/15/98	51.80	621	48.00	576	(45)	2	.45
37	Security Sub-Total					1,927		1,776	(151)	8	.45
35	ISTITUTO MOB ITAL SPNADR	IMI		02/09/98	43.87	1,535	55.31	1,935	400	90	4.65
17	ISTITUTO MOB ITAL SPNADR			04/15/98	47.37	805	55.31	940	135	43	4.65
52	Security Sub-Total					2,341		2,876	535	133	4.65
33	ING GP NV SPSD ADR			02/09/98	47.81	1,577	74.87	2,470	893	31	1.26
48	KIMBERLY CLARK A CPO ADR	KCDMY		02/09/98	22.00	1,056	15.06	722	(333)	26	3.71
92	MITSUBISHI CP SPNSRD ADR	MSBHY		07/09/98	13.61	1,252	12.50	1,150	(102)	7	.68
51	MITSUBISHI CP SPNSRD ADR			07/14/98	12.95	660	12.50	637	(22)	4	.68
143	Security Sub-Total					1,912		1,787	(124)	12	.68
13	MANNESMANN SPSD ADR	MNNSY		02/09/98	56.10	729	106.00	1,378	649	5	.39
10	MANNESMANN SPSD ADR			03/04/98	62.40	624	106.00	1,060	436	4	.39
23	Security Sub-Total					1,353		2,438	1,085	9	.39

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
34	MONTEDSN SPA SPN ADR NEW	MNT		02/09/98	10.06	342	12.75	433	91	5	1.18
60	MONTEDSN SPA SPN ADR NEW			04/15/98	15.25	915	12.75	765	(150)	9	1.18
94	Security Sub-Total					1,257		1,198	(59)	14	1.18
59	MINEBEA CO 6479 SPND ADR	MNBEY		07/09/98	21.10	1,244	21.00	1,239	(5)		
32	MINEBEA CO 6479 SPND ADR			07/16/98	22.35	715	21.00	672	(43)		
91	Security Sub-Total					1,960		1,911	(48)		
88	NINTENDO LTD ADR	NTDOY		02/09/98	11.37	1,001	11.75	1,034	33	7	.69
79	NINTENDO LTD ADR			07/14/98	11.85	936	11.75	928	(7)	6	.69
167	Security Sub-Total					1,937		1,962	26	13	.69
29	NIPPON TELG&TEL SPDN ADR	NTT		07/09/98	42.25	1,225	43.25	1,254	29	4	.35
16	NIPPON TELG&TEL SPDN ADR			07/14/98	42.24	675	43.25	692	17	2	.35
45	Security Sub-Total					1,901		1,946	46	6	.35
29	NOVARTIS ADR	NVTSY		02/09/98	84.50	2,450	83.50	2,421	(28)	20	.83
9	NTL WSTMNSTER BK PLC ADR	NW		02/09/98	113.00	1,017	104.00	936	(81)	30	3.20
31	NESTLE S A REP RG SH ADR	NSRGY		02/09/98	84.75	2,627	103.75	3,216	589	31	.96
32	NOKIA CORP "A" ADR	NOKA		04/15/98	62.13	1,988	87.25	2,792	804	18	.64
6	NOKIA CORP "A" ADR			04/29/98	63.93	383	87.25	523	140	3	.64
7	NOKIA CORP "A" ADR			06/26/98	69.14	484	87.25	610	126	3	.64
45	Security Sub-Total					2,856		3,926	1,070	25	.64

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
15	PHILIPS ELECTRS N V	PHG		02/09/98	66.00	990	81.68	1,225	235	12	1.01
20	PORTUGAL TELECOM ADR	PT		02/09/98	52.00	1,040	56.00	1,120	80	17	1.51
19	RWE AG SPONSORED ADR	RWEOY		02/09/98	55.37	1,052	53.87	1,023	(28)	12	1.18
11	RWE AG SPONSORED ADR			03/05/98	53.87	592	53.87	592		7	1.18
15	RWE AG SPONSORED ADR			04/17/98	50.75	761	53.87	808	47	9	1.18
45	Security Sub-Total					2,406		2,424	19	28	1.18
24	ROYAL PTT NDRLD NV ADR	KPN		02/09/98	43.75	1,050	44.25	1,062	12	31	2.93
47	RHONE POULENC SPSRD ADR	RP		02/09/98	43.87	2,062	54.00	2,538	476	22	.86
8	RHONE POULENC SPSRD ADR			06/26/98	56.85	454	54.00	432	(22)	3	.86
55	Security Sub-Total					2,516		2,970	454	25	.86
73	SOCIETE GENERAL SPN ADR	SCGLY		02/09/98	29.37	2,144	47.75	3,485	1,341	43	1.24
6	SAP AK SPSD ADR	SAPHY		02/09/98	134.00	804	61.50	369	(435)		.15
5	SAP AK SPSD ADR			04/16/98	163.50	817	61.50	307	(509)		.15
33	SAP AK SPSD ADR			N/A	N/A	N/A	61.50	2,029	N/A	3	.15
44	Security Sub-Total					1,621		2,706	(944)	4	.15
16	SEKISUI HOUSE LTD ADR	SKIHY		07/07/98	81.87	1,310	77.00	1,232	(78)	17	1.38
8	SEKISUI HOUSE LTD ADR			07/14/98	82.87	663	77.00	616	(47)	8	1.38
24	Security Sub-Total					1,973		1,848	(125)	25	1.38

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
13	SONY CORP ADR NEW	SNE		02/09/98	91.56	1,190	85.00	1,105	(85)	4	.43
9	SONY CORP ADR NEW			07/15/98	91.81	826	85.00	765	(61)	3	.43
22	Security Sub-Total					2,016		1,870	(146)	8	.43
11	TOTAL S A SPONSORED ADR	TOT		04/27/98	55.54	610	57.18	629	19	10	1.61
32	TELE DANMK A/S SPD ADR B	TLD		03/05/98	34.37	1,100	50.75	1,624	524	31	1.94
44	TELECOM ITALIA SPA SPADR	TI		02/09/98	69.12	3,041	85.68	3,770	729	31	.82
24	TNT POST GRP N.V SPN ADR	TP		N/A	N/A	N/A	23.87	573	N/A		
9	TELEFONICA SA SPAIN ADR	TEF		07/14/98	147.93	1,331	145.50	1,309	(21)	13	1.03
26	UNILEVER NV 4FLN NY	UN		02/09/98	60.75	1,579	69.75	1,813	234	25	1.37
30	UNILEVER PLC AMERN SHS	UL		02/09/98	34.18	1,025	38.87	1,166	141	17	1.50
12	VODAFONE GRP PLC SPN ADR	VOD		02/09/98	83.37	1,000	136.50	1,638	638	11	.70
12	VODAFONE GRP PLC SPN ADR			04/15/98	104.46	1,253	136.50	1,638	385	11	.70
24	Security Sub-Total					2,254		3,276	1,023	23	.70
130	VOLKSWAGEN A G SPONS ADR	VLKAY		04/15/98	16.52	2,148	19.12	2,486	338	49	1.97
46	WPP GROUP PLC SPNADR NEW	WPPGY		02/09/98	44.00	2,024	67.37	3,099	1,075	16	.52
24	ZENECA GRP PLC SPSD ADR	ZEN		02/09/98	40.54	973	38.81	931	(41)	16	1.73

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
3	BAYER MOTORENWERKE 50 DM 50.DEM PAR ORDINARY	BAMXF		06/25/98	1,035.00	3,105	969.00	2,907	(197)		
3	UBS AG 20.CHF PAR ORDINARY	UBBSF		N/A	N/A	N/A	433.69	1,301	N/A		
208	BRITISH AEROSPACE GBP PAR ORDINARY	BTATF		03/05/98	7.75	1,612	7.59	1,579	(32)		
	Total Equities					101,895		120,383	14,607	1,323	1.10
	Total of Long Portfolio					107,309*		125,797	14,607 *	1,599	1.27

* - Excludes N/A items

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/01	Purchase	12	BASF A G NEW ADR WE MAKE A MKT IN ISSUE PRICE 48.125000 TRADE DATE 06/26/98 CUS NO 05526240 SEC NO 08024 PRINCIPAL 577.505 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	48.125	577.50	
07/01	* Sale	-31	ELECTRBRS CNTRAIS ADRPFD EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 14.187800 TRADE DATE 06/26/98 CUS NO 15234Q108 SEC NO 254F8 PRINCIPAL 439.824 SEC FEE 0.020	14.187		439.80
07/01	* Sale	-35	ENI S P A SPONSORED ADR EXEC 31% NYSE 69% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 64.149200 TRADE DATE 06/26/98 CUS NO 26874R10 SEC NO 254W9 PRINCIPAL 2245.222 SEC FEE 0.080	64.149		2,245.14

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/01	Purchase	4	GROUPE DANONE SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 57.730000 TRADE DATE 06/26/98 CUS NO 39944910 SEC NO 311R1 PRINCIPAL 230.922 SEE A ON STATEMENT DISCLOSURE	57.730	230.92	
07/01	Purchase	7	NOKIA CORP "A" ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 69.147000 TRADE DATE 06/26/98 CUS NO 65490220 SEC NO 55625 PRINCIPAL 484.034	69.147	484.03	
07/01	• Sale	-27	PETROLEO BRAS SA ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 18.056000 TRADE DATE 06/26/98 CUS NO 71654V10 SEC NO 589M3 PRINCIPAL 487.514 SEC FEE 0.020	18.056		487.49

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/01	Purchase	8	RHONE POULENC SPSRD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 56.850400 TRADE DATE 06/26/98 CUS NO 76242660 SEC NO 651A9 PRINCIPAL 454.804	56.850	454.80	
07/02	Purchase	7	DRESDNER BK AG SPND ADR WE MAKE A MKT IN ISSUE PRICE 54.375000 TRADE DATE 06/29/98 CUS NO 26156130 SEC NO 24742 PRINCIPAL 380.633 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	54.375	380.63	
07/06	Purchase	14	AXA-UAP AMERN DEP SHS EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 56.250000 TRADE DATE 06/30/98 CUS NO 05453610 SEC NO 00807 PRINCIPAL 787.507	56.250	787.50	
07/09	Stock Dividend	41	BANCO DE SANTANDER ADR HOLDING 41.0000			
07/09	Stock Dividend	24	TNT POST GRP N.V SPN ADR HOLDING 24.0000 PAID BY ROYAL PTT NDRLD			

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/10	Purchase	16	SEKISUI HOUSE LTD ADR WE MAKE A MKT IN ISSUE PRICE 81.875000 TRADE DATE 07/07/98 CUS NO 81607820 SEC NO 68138 PRINCIPAL 1310.001 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	81.875	1,310.00	
07/10	Stock Dividend	258	TESCO PLC 5P FN GBP PAR ORDINARY HOLDING 129.0000			
07/13	Stock Dividend	117	VOLKSWAGEN A G SPONS ADR HOLDING 13.0000			
07/13	• Sale	-129	TESCO PLC 5P FN GBP PAR ORDINARY EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 3.023100 TRADE DATE 07/08/98 CUS NO G87621101 SEC NO 92663 PRINCIPAL 389.983	3.023		389.98
07/14	Purchase	25	ITO YOKADO ADR NEW WE MAKE A MKT IN ISSUE PRICE 52.250000 TRADE DATE 07/09/98 CUS NO 46571430 SEC NO 37916 PRINCIPAL 1306.251 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	52.250	1,306.25	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Date	Transaction	Quantity	Monthly Activity Description	Price	Debit	Credit
			Security Transactions			
07/10	• Sale	-3	CENTRAIS GERADS PREF ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 6.562500 TRADE DATE 07/07/98 CUS NO 15235B308 SEC NO 138C0 PRINCIPAL 19.691 SEC FEE 0.010	6.562		19.68
07/10	Purchase	8	DAI NIPPON PRTNG ADR WE MAKE A MKT IN ISSUE PRICE 166.950000 TRADE DATE 07/07/98 CUS NO 23380620 SEC NO 22432 PRINCIPAL 1335.601 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	166.950	1,335.60	
07/10	Purchase	3	DRESDNER BK AG SPND ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 52.477500 TRADE DATE 07/07/98 CUS NO 26156130 SEC NO 24742 PRINCIPAL 157.431	52.477	157.43	
07/10	• Exchange	-2	SWISS BK CRP NEW SPN ADR			79.24

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/14	Purchase	92	MITSUBISHI CP SPNSRD ADR WE MAKE A MKT IN ISSUE PRICE 13.61 TRADE DATE 07/09/98 CUS NO 60676930 SEC NO 46BW9 PRINCIPAL 1252.121 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	13.610	1,252.12	
07/14	Purchase	59	MINEBEA CO 6479 SPND ADR WE MAKE A MKT IN ISSUE AS OF 07/09 PRICE 21.100000 TRADE DATE 07/10/98 CUS NO 60272530 SEC NO 46EL3 PRINCIPAL 1244.901 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	21.100	1,244.90	
07/14	Purchase	29	NIPPON TELG&TEL SPDN ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.250000 TRADE DATE 07/09/98 CUS NO 65462410 SEC NO 525E9 PRINCIPAL 1225.251	42.250	1,225.25	

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PRIORITY CLIENT CMA ACCOUNT

Consults

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/14	Sale	-50	SHELL TRNS&TRDNG NYSHNEW EXEC 10% NYSE 90% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 40.626000 TRADE DATE 07/09/98 CUS NO 82270360 SEC NO 68573 PRINCIPAL 2031.302 SEC FEE 0.070	40.626		2,031.23
07/16	Sale	-9	AKTIEBOLAGET ELECLUX ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 32.935000 TRADE DATE 07/13/98 CUS NO 01019820 SEC NO 00815 PRINCIPAL 296.422 SEC FEE 0.010	32.935		296.41
07/16	Sale	-82	BANCO DE SANTANDER ADR PRICE 26.867600 TRADE DATE 07/13/98 CUS NO 05957420 SEC NO 07273 PRINCIPAL 2203.142 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	26.867		2,203.06

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/16	• Sale	-17	DIAGEO PLC SPSD ADR NEW EXEC 50% NYSE 50% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 49.645400 TRADE DATE 07/13/98 CUS NO 25243020 SEC NO 22781 PRINCIPAL 843.978 SEC FEE 0.030	49.645		843.94
07/16	• Sale	-258	TESCO PLC 5P FN GBP PAR ORDINARY WE MAKE A MKT IN ISSUE PRICE 2.875000 TRADE DATE 07/13/98 CUS NO G87621101 SEC NO 92663 PRINCIPAL 741.757 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	2.875		741.75
07/17	Purchase	4	DAI NIPPON PRTNG ADR WE MAKE A MKT IN ISSUE AS OF 07/14 PRICE 166.860000 TRADE DATE 07/15/98 CUS NO 23380620 SEC NO 22432 PRINCIPAL 667.446 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	166.860	667.44	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/17	Purchase	51	MITSUBISHI CP SPNSRD ADR WE MAKE A MKT IN ISSUE AS OF 07/14 PRICE 12.950000 TRADE DATE 07/15/98 CUS NO 60676930 SEC NO 46BW9 PRINCIPAL 660.456 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.950	660.45	
07/17	• Sale	-68	MONTEDSN SPA SPN ADR NEW EXEC 25% NYSE 75% OTC AV PX IS SHOWN PER YR AG AS OF 07/14 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 13.177300 TRADE DATE 07/15/98 CUS NO 61237650 SEC NO 46DRQ PRINCIPAL 896.068 SEC FEE 0.030	13.177		896.03
07/17	Purchase	79	NINTENDO LTD ADR WE MAKE A MKT IN ISSUE AS OF 07/14 PRICE 11.850000 TRADE DATE 07/15/98 CUS NO 65444530 SEC NO 524G9 PRINCIPAL 936.159 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	11.850	936.15	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/17	Purchase	16	NIPPON TELG&TEL SPDN ADR EXEC 11% NYSE 89% OTC AV PX IS SHOWN PER YR AG AS OF 07/14 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 42.243000 TRADE DATE 07/15/98 CUS NO 65462410 SEC NO 525E9 PRINCIPAL 675.896	42.243	675.89	
07/17	Purchase	8	SEKISUI HOUSE LTD ADR WE MAKE A MKT IN ISSUE AS OF 07/14 PRICE 82.875000 TRADE DATE 07/15/98 CUS NO 81607820 SEC NO 68138 PRINCIPAL 663.006 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	82.875	663.00	
07/17	Purchase	9	TELEFONICA SA SPAIN ADR EXCTD DUAL AGT EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 147.937500 TRADE DATE 07/14/98 CUS NO 87938220 SEC NO 74614 PRINCIPAL 1331.441	147.937	1,331.44	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/20	Purchase	12	ITO YOKADO ADR NEW WE MAKE A MKT IN ISSUE PRICE 51.800000 TRADE DATE 07/15/98 CUS NO 46571430 SEC NO 37916 PRINCIPAL 621.606 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	51.800	621.60	
07/20	Purchase	9	SONY CORP ADR NEW EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR ACT HAS TRANS DETAILS PRICE 91.812500 TRADE DATE 07/15/98 CUS NO 83569930 SEC NO 69642 PRINCIPAL 826.318	91.812	826.31	
07/21 *	Sale	-38	ALCATEL ALSTHOM SPON ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR ACT HAS TRANS DETAILS PRICE 46.426000 TRADE DATE 07/16/98 CUS NO 01390430 SEC NO 02069 PRINCIPAL 1764.191 SEC FEE 0.060	46.426		1,764.13

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
07/21	Purchase	32	MINEBEA CO 6479 SPND ADR WE MAKE A MKT IN ISSUE PRICE 22.350000 TRADE DATE 07/16/98 CUS NO 60272530 SEC NO 46EL3 PRINCIPAL 715.207 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	22.350	715.20	
07/22	* Sale	-17	MANNESMANN SPSD ADR WE MAKE A MKT IN ISSUE PRICE 114.650000 TRADE DATE 07/17/98 CUS NO 56377530 SEC NO 46G58 PRINCIPAL 1949.051 SEC FEE 0.070 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	114.650		1,948.98
07/22	* Sale	-6	SAP AK SPSD ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 220.076100 TRADE DATE 07/17/98 CUS NO 80305420 SEC NO 666T6 PRINCIPAL 1320.461 SEC FEE 0.050	220.076		1,320.41
07/31	Stock Dividend	33	SAP AK SPSD ADR HOLDING 11.0000			
			Net Total		2,137.14	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
07/01	*	Rpt Fgn Div		TESCO PLC 5P FN GBP PAR ORDINARY HOLDING 129.0000			21.60
07/06	*	Rpt Fgn Div		HONDA MOTOR ADR NEW HOLDING 14.0000			1.76
07/06	*	Rpt Fgn Div		SONY CORP ADR NEW HOLDING 22.0000			5.37
07/06	*	Rpt Fgn Div		TDK CORP AMERN DEP SHR HOLDING 14.0000			3.42
07/09	*	Rpt Fgn Div		FRANCE TELECOM ADR HOLDING 46.0000			49.70
07/10	*	Rpt Fgn Div		KIMBERLY CLARK A CPO ADR HOLDING 48.0000			6.69
07/10	*	Rpt Fgn Div		MONTEDSN SPA SPN ADR NEW HOLDING 162.0000			36.11
07/10	*	Rpt Fgn Div		TOYOTA MOTOR CORP ADR HOLDING 19.0000			3.22
07/13	*	Rpt Fgn Div		BANK TOKYO MITSB SPN ADR HOLDING 65.0000			1.93
07/13	*	Rpt Fgn Div		BG PLC FINAL INSTL ADR HOLDING 39.0000			16.17
07/13	*	Rpt Fgn Div		FUJI PHOTO FILM ADR NEW HOLDING 52.0000			3.49
07/15	*	Rpt Fgn Div		ENI S P A SPONSORED ADR HOLDING 35.0000			54.48
07/15	*	Rpt Fgn Div		TELECOM ITALIA SPA SPADR HOLDING 44.0000			45.90
07/16	*	Rpt Fgn Div		NINTENDO LTD ADR HOLDING 88.0000			4.24
07/20	*	Rpt Fgn Div		BANK OF IRELAND SPNS ADR HOLDING 29.0000			28.90
07/20	*	Rpt Fgn Div		WPP GROUP PLC SPNADR NEW HOLDING 46.0000			10.73

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
07/21	*	Rpt Fgn Div		ALCATEL ALSTHOM SPON ADR HOLDING 121.0000			45.66
07/31		Share Dividend	23	CMA MONEY FUND			
07/31		Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30			.73
		Income Total		CMA MONEY FUND SHARE DIVIDEND			23.00
				Net Total			363.10
				Other Activity			
07/01		Fgn Div Tax		TESCO PLC 5P GBP PAR ORDINARY	FN	4.32	
07/06		Fgn Div Tax		HONDA MOTOR ADR NEW NON-RECLAIMABLE TAX		.26	
07/06		Fgn Div Tax		SONY CORP ADR NEW NON-RECLAIMABLE TAX		.81	
07/06		Fgn Div Tax		TDK CORP AMERN DEP SHR NON-RECLAIMABLE TAX		.51	
07/09		Fgn Div Tax		FRANCE TELECOM ADR NON-RECLAIMABLE TAX		7.46	
07/10		Journal Entry		ML CONSULTS FEE 3Q1998		771.29	
07/10		Fgn Div Tax		MONTEDSN SPA SPN ADR NEW		11.70	
07/10		Fgn Div Tax		TOYOTA MOTOR CORP ADR NON-RECLAIMABLE TAX		.48	
07/13		Fgn Div Tax		BANK TOKYO MITSB SPN ADR NON-RECLAIMABLE TAX		.29	
07/13		Fgn Div Tax		BG PLC FINAL INSTL ADR NON-RECLAIMABLE TAX		2.43	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
07/13	Fgn Div Tax		FUJI PHOTO FILM ADR NEW NON-RECLAIMABLE TAX		.52	
07/15	Fgn Div Tax		ENI S P A SPONSORED ADR		17.65	
07/15	Fgn Div Tax		TELECOM ITALIA SPA SPADR		14.87	
07/16	Fgn Div Tax		NINTENDO LTD ADR NON-RECLAIMABLE TAX		.64	
07/20	Fgn Div Tax		BANK OF IRELAND SPNS ADR NON-RECLAIMABLE TAX		3.18	
07/21	Fgn Div Tax		ALCATEL ALSTHOM SPON ADR NON-RECLAIMABLE TAX		6.85	
			Net Total		843.26	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	15,707.27	68,163.59

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

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VIRGINIA WARD TURNER

PRIORITY CLIENT CMA ACCOUNT

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
06/30	Opening Balance					27.78CR	8,004
07/01	Purchase	12	BASF A G NEW ADR	48.125	577.50		
07/01	* Sale	-31	ELECTRBRS CNTRAIS ADRPFD	14.187	439.80CR		
07/01	* Sale	-35	ENI S P A SPONSORED ADR	64.149	2,245.14CR		
07/01	Purchase	4	GROUPE DANONE SPON ADR	57.730	230.92		
07/01	Purchase	7	NOKIA CORP "A" ADR	69.147	484.03		
07/01	* Sale	-27	PETROLEO BRAS SA ADR	18.056	487.49CR		
07/01	Purchase	8	RHONE POULENC SPSRD ADR	56.850	454.80		
07/01	* Rpt Fgn Div		TESCO PLC 5P FN GBP PAR ORDINARY HOLDING 129.0000		21.60CR		
07/01	Fgn Div Tax		TESCO PLC 5P FN GBP PAR ORDINARY		4.32		
07/01	Purchase	27	CMA MONEY FUND		27.00	1,443.24CR	8,031
07/02	Purchase	7	DRESDNER BK AG SPND ADR	54.375	380.63		
07/02	Purchase	1,062	CMA MONEY FUND		1,062.00	.61CR	9,093
07/06	Purchase	14	AXA-UAP AMERN DEP SHS	56.250	787.50		
07/06	* Rpt Fgn Div		HONDA MOTOR ADR NEW HOLDING 14.0000		1.76CR		
07/06	Fgn Div Tax		HONDA MOTOR ADR NEW NON-RECLAIMABLE TAX		.26		
07/06	* Rpt Fgn Div		SONY CORP ADR NEW HOLDING 22.0000		5.37CR		
07/06	Fgn Div Tax		SONY CORP ADR NEW NON-RECLAIMABLE TAX		.81		
07/06	* Rpt Fgn Div		TDK CORP AMERN DEP SHR HOLDING 14.0000		3.42CR		
07/06	Fgn Div Tax		TDK CORP AMERN DEP SHR NON-RECLAIMABLE TAX		.51		
07/06	Sale	-787	CMA MONEY FUND		787.00CR	9.08CR	8,306
07/07	Purchase	9	CMA MONEY FUND		9.00	.08CR	8,315

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PRIORITY CLIENT CMA ACCOUNT

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VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/09	Stock Dividend	41	BANCO DE SANTANDER ADR HOLDING 41.0000		49.70CR		
07/09	* Rpt Fgn Div		FRANCE TELECOM ADR HOLDING 46.0000		7.46		
07/09	Fgn Div Tax		FRANCE TELECOM ADR NON-RECLAIMABLE TAX				
07/09	Stock Dividend	24	TNT POST GRP N.V SPN ADR HOLDING 24.0000			42.32CR	8,315
07/10	Journal Entry		PAID BY ROYAL PTT NDRLD ML CONSULTS FEE 3Q1998		771.29 19.68CR		
07/10	* Sale	-3	CENTRAIS GERADS PREF ADR	6.562	1,335.60		
07/10	Purchase	8	DAI NIPPON PRTNG ADR	166.950	157.43		
07/10	Purchase	3	DRESDNER BK AG SPND ADR	52.477	6.69CR		
07/10	* Rpt Fgn Div		KIMBERLY CLARK A CPO ADR HOLDING 48.0000		36.11CR		
07/10	* Rpt Fgn Div		MONTEDSN SPA SPN ADR NEW HOLDING 162.0000		11.70		
07/10	Fgn Div Tax		MONTEDSN SPA SPN ADR NEW		79.24CR		
07/10	* Exchange	-2	SWISS BK CRP NEW SPN ADR	81.875	1,310.00		
07/10	Purchase	16	SEKISUI HOUSE LTD ADR		3.22CR		
07/10	* Rpt Fgn Div		TOYOTA MOTOR CORP ADR HOLDING 19.0000		.48		
07/10	Fgn Div Tax		TOYOTA MOTOR CORP ADR NON-RECLAIMABLE TAX				
07/10	Stock Dividend	258	TESCO PLC 5P FN GBP PAR ORDINARY HOLDING 129.0000		3,514.00CR	114.76CR	4,801
07/10	Sale	-3,514	CMA MONEY FUND		1.93CR		
07/13	* Rpt Fgn Div		BANK TOKYO MITSB SPN ADR HOLDING 65.0000		.29		
07/13	Fgn Div Tax		BANK TOKYO MITSB SPN ADR NON-RECLAIMABLE TAX		16.17CR		
07/13	* Rpt Fgn Div		BG PLC FINAL INSTL ADR HOLDING 39.0000				

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/13	Fgn Div Tax		BG PLC FINAL INSTL ADR NON-RECLAIMABLE TAX		2.43		
07/13	* Rpt Fgn Div		FUJI PHOTO FILM ADR NEW HOLDING 52.0000		3.49CR		
07/13	Fgn Div Tax		FUJI PHOTO FILM ADR NEW NON-RECLAIMABLE TAX		.52		
07/13	Stock Dividend	117	VOLKSWAGEN A G SPONS ADR HOLDING 13.0000				
07/13	* Sale	-129	TESCO PLC 5P FN	3.023	389.98CR		
07/13	Purchase	114	CMA MONEY FUND		114.00	409.09CR	4,915
07/14	Purchase	25	ITO YOKADO ADR NEW	52.250	1,306.25		
07/14	Purchase	92	MITSUBISHI CP SPNSRD ADR	13.610	1,252.12		
07/14	Purchase	59	MINEBEA CO 6479 SPND ADR	21.100	1,244.90		
07/14	Purchase	29	NIPPON TELG&TEL SPON ADR	42.250	1,225.25		
07/14	* Sale	-50	SHELL TRNS&TRDNG NYSHNEW	40.626	2,031.23CR		
07/14	Sale	-2,589	CMA MONEY FUND		2,589.00CR	.80CR	2,326
07/15	* Rpt Fgn Div		ENI S P A SPONSORED ADR HOLDING 35.0000		54.48CR		
07/15	Fgn Div Tax		ENI S P A SPONSORED ADR		17.65		
07/15	* Rpt Fgn Div		TELECOM ITALIA SPA SPADR HOLDING 44.0000		45.90CR		
07/15	Fgn Div Tax		TELECOM ITALIA SPA SPADR		14.87	68.66CR	2,326
07/16	* Sale	-9	AKTIEBOLAGET ELECLUX ADR	32.935	296.41CR		
07/16	* Sale	-82	BANCO DE SANTANDER ADR	26.867	2,203.06CR		
07/16	* Sale	-17	DIAGEO PLC SPSD ADR NEW	49.645	843.94CR		
07/16	* Rpt Fgn Div		NINTENDO LTD ADR HOLDING 88.0000		4.24CR		
07/16	Fgn Div Tax		NINTENDO LTD ADR NON-RECLAIMABLE TAX		.64		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description		Price	Amount	Cash Balance	Share Balance
07/16	• Sale	-258	TESCO PLC 5P	FN	2.875	741.75CR	4,157.42CR	2,326
07/17	Purchase	4	DAI NIPPON PRTNG ADR		166.860	667.44		
07/17	Purchase	51	MITSUBISHI CP SPNSRD	ADR	12.950	660.45		
07/17	• Sale	-68	MONTEDSN SPA SPN ADR	NEW	13.177	896.03CR		
07/17	Purchase	79	NINTENDO LTD	ADR	11.850	936.15		
07/17	Purchase	16	NIPPON TELG&TEL SPDN	ADR	42.243	675.89		
07/17	Purchase	8	SEKISUI HOUSE LTD	ADR	82.875	663.00		
07/17	Purchase	9	TELEFONICA SA SPAIN	ADR	147.937	1,331.44	119.08CR	2,326
07/20	* Rpt Fgn Div		BANK OF IRELAND SPNS HOLDING 29.0000	ADR		28.90CR		
07/20	Fgn Div Tax		BANK OF IRELAND SPNS NON-RECLAIMABLE TAX	ADR		3.18		
07/20	Purchase	12	ITO YOKADO ADR NEW		51.800	621.60		
07/20	Purchase	9	SONY CORP ADR NEW		91.812	826.31		
07/20	* Rpt Fgn Div		WPP GROUP PLC SPNADR HOLDING 46.0000	NEW		10.73CR		
07/20	Sale	-1,329	CMA MONEY FUND			1,329.00CR	36.62CR	997
07/21	• Sale	-38	ALCATEL ALSTHOM SPON	ADR	46.426	1,764.13CR		
07/21	* Rpt Fgn Div		ALCATEL ALSTHOM SPON HOLDING 121.0000	ADR		45.66CR		
07/21	Fgn Div Tax		ALCATEL ALSTHOM SPON NON-RECLAIMABLE TAX	ADR		6.85		
07/21	Purchase	32	MINEBEA CO 6479 SPND	ADR	22.350	715.20		
07/21	Purchase	36	CMA MONEY FUND			36.00	1,088.36CR	1,033
07/22	• Sale	-17	MANNESMANN SPSD ADR		114.650	1,948.98CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/22	• Sale	-6	SAP AK SPSD ADR	220.076	1,320.41CR		
07/22	Purchase	1,088	CMA MONEY FUND		1,088.00	3,269.75CR	2,121
07/23	Purchase	3,269	CMA MONEY FUND		3,269.00	.75CR	5,390
07/31	Stock Dividend	33	SAP AK SPSD ADR HOLDING 11.0000				
07/31	Share Dividend	23	CMA MONEY FUND				
07/31	Cash Dividend		CMA MONEY FUND FROM 6-30 THRU 7-30		.73CR		
07/31	Closing Balance				1.48CR	1.48CR	5,413

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Agreement Regarding Your Securities Account and Other Important Information

/ou, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:

1) All transactions in your account are subject to the constitution, rules, regulations, customs, sages, rulings and interpretations of the exchange or market, and its clearing house, if any, here the transactions are executed, and if not executed on any exchange, the National Association f Securities Dealers, Inc.

2) Unless you give us other instructions, we will hold for your account any securities you urchase and the proceeds of any securities you sell.

3) We will direct your order for a multi-listed security or option to the market place we consider be the primary market for that security, unless you give us specific instructions to direct e order elsewhere.

4) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian ccounts). In the event of a call for less than an entire issue or series of those securities, e securities to be called will be automatically selected on a random basis from those held in bulk. he probability that your holdings will be selected is proportional to the amount of your holdings elative to those of other customers.

5) If you have any obligations to us we can, subject to applicable rules and regulations of egulatory bodies, without notifying you, take any of the following actions with any or all securities your account, including securities you may acquire or deposit to secure your account.

We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.

We can lend the securities.

We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.

/e can take any of these actions until you have discharged all your obligations to us. The amount volved in these actions may be more or less than the amount you owe us.

6) We are not responsible for the loss or destruction of securities that are placed in the custody of a reign bank or broker or other custodian, and are lost or destroyed as a result of war, vil commotion, enemy action, government acts or any other causes beyond the control of the pository or us.

7) This statement of account shall be deemed conclusive if not objected to within ten (10) days.

8) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless u give us written notice to the contrary at the time. This agreement will inure to the benefit of yone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your ht to transfer your account under NYSE Rule 412.

Insurance

/e are a member of the Securities Investor Protection Corporation (SIPC). The securities held in our account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. r details, refer to the Program Description for your account, if applicable, or speak with your nancial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, e not backed or guaranteed by any bank nor are they insured by the FDIC.

errill Lynch, Pierce, Fenner & Smith Inc.
orld Financial Center
orth Tower
ew York, N.Y. 10281-1332
ember, Securities Investor Protection Corporation (SIPC)

Other Important Information

(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.

(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.

(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.

(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.

(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.

Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.

WCMA Loan Account Activity

Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit, Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.

Managed Trust Units

Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.

Symbols and Abbreviations

‡	Interest reported to IRS by Merrill Lynch as required by law.
*	Gross Proceeds reported to the IRS by Merrill Lynch as required by law.
°	Dividends reported to the IRS by Merrill Lynch as required by law.
°°	Merrill Lynch maintains a fundamental opinion on this company.
:	Transactions reported to IRS.
//	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
^	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction.
N/A	Value and/or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name.
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge.
RG	Bonds registered for both principal and interest.

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PRIORITY CLIENT CMA® ACCOUNT

TOTAL ACCOUNT VALUE AS OF 08/31/1998 $0.00

VIRGINIA WARD TURNER
[redacted]

YOUR FINANCIAL CONSULTANT:
STEVE J MOSS
FC# 8386
(281) 588-7115

Your Merrill Lynch Office:
580 WESTLAKE PARK BLVD 1630
HOUSTON TX 77079

Monthly Portfolio Summary

Asset	07/31/98 Value	%	08/31/98 Value	%
Cash/Money Funds	5,414	4		
CD's/Equivalents				
Government Securities				
Corporate Bonds				
Municipal Bonds				
Equities	120,383	96		
Mutual Funds				
Options				
Other				
Long Market Value	125,797			
Short Market Value				
Estimated Accrued Interest				
Debit Balance				
Net Portfolio Value	125,797			

Income Summary

	This Statement	Year-to-Date
Money Fund Dividends	17.01	700.28
Tax-Exempt CMA Funds		
Tax-Exempt Interest		
Reportable Interest		
Reportable Dividends	110.91	1,475.01
Income Not Reported		
Total	127.92	2,175.29

Merrill Lynch Consults Service

Your Investment Manager:

BEA ASSOCIATES (INTL)

To receive maximum benefit from your account, it is important that you advise your Financial Consultant of any material changes in your Merrill Lynch Consults Account Opening Questionnaire.

Bulletin

The Merrill Lynch Consults Service offers you the opportunity to hire multiple investment managers with different styles and strategies. This gives you the opportunity to balance overall risk through diversification and to potentially increase portfolio returns. Contact your Merrill Lynch Consultant for more information.

Important Notice

To assist in monitoring and evaluating your portfolio's performance, the Asset Information and Measurement Service (AIM) has been delivered to you on a quarterly basis each year. Should you have any questions regarding this report, please contact your Financial Consultant.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	5,414.48	
Net Credits & Debits	5,414.48DR	86,716.35DR
Closing Balance Cash & Money Funds		

Credits	This Statement	Year-to-Date
Sales	124,711.89	192,747.54
Income	127.92	2,175.29
Funds Received		
Other	524.22	652.16
Total Credits	125,364.03	195,574.99

Debits	This Statement	Year-to-Date
Purchases	12,690.42	161,996.70
Withdrawals		
Other	118,088.09	120,294.64
Total Debits	130,778.51	282,291.34

Realized Capital Gain and Loss Summary*

	This Month	Year-to-Date
Short-Term	8,403.06	13,990.62
Mid-Term	.00	.00
Long-Term	.00	.00

*-Excludes transactions for which we have insufficient data.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
36	AXA-UAP AMERN DEP SHS	02/09/98	08/12/98	2,276.92	1,579.50	697.42	ST
5	AXA-UAP AMERN DEP SHS	04/15/98	08/12/98	316.23	305.91	10.32	ST
14	AXA-UAP AMERN DEP SHS	06/30/98	08/12/98	885.48	787.50	97.98	ST
38	AKTIEBOLAGET ELECLUX ADR	02/09/98	08/12/98	1,287.20	1,090.69	196.51	ST
83	ALCATEL ALSTHOM SPON ADR	02/09/98	08/12/98	3,174.64	2,116.50	1,058.14	ST
105	BANCO CENTRL HIS NEW ADR	03/06/98	08/12/98	1,240.26	1,120.83	119.43	ST
60	BANCO CENTRL HIS NEW ADR	04/21/98	08/12/98	708.73	681.20	27.53	ST
29	BANK OF IRELAND SPNS ADR	02/09/98	08/12/98	2,261.92	2,059.00	202.92	ST
65	BANK TOKYO MITSB SPN ADR	02/09/98	08/12/98	528.11	1,019.69	(491.58)	ST
39	BG PLC FINAL INSTL ADR	02/09/98	08/12/98	1,218.70	1,018.88	199.82	ST
12	BARCLAYS PLC ADR	02/09/98	08/04/98	1,359.33	1,506.00	(146.67)	ST
40	BASF A G NEW ADR	04/15/98	08/12/98	1,652.43	1,820.00	(167.57)	ST
12	BASF A G NEW ADR	06/26/98	08/12/98	495.74	577.50	(81.76)	ST
19	BOOTS CO LTD ADR	02/09/98	08/04/98	629.91	570.00	59.91	ST
17	BOOTS CO LTD ADR	02/09/98	08/12/98	535.48	510.00	25.48	ST
20	BOOTS CO LTD ADR	03/04/98	08/12/98	629.98	611.25	18.73	ST
13	BRIT PETE PLC ADR NEW	02/09/98	08/12/98	1,017.21	1,040.00	(22.79)	ST
150	COMPASS GRP PLC SPN ADR	02/09/98	08/12/98	1,387.45	1,050.00	337.45	ST
32	CIFRA SA SP ADR 'V'	04/27/98	08/12/98	407.98	561.78	(153.80)	ST
39	CABLE&WIRELSS C SPON ADR	08/06/98	08/12/98	1,769.57	1,730.63	38.94	ST
45	CANON INC ADR REP5SH	02/09/98	08/12/98	1,006.84	991.13	15.71	ST
55	CEMEX S A SPONSORED ADR	02/09/98	08/04/98	432.39	522.50	(90.11)	ST
17	CRH PLC ADR	02/09/98	08/06/98	1,053.96	1,060.38	(6.42)	ST
8	DAI NIPPON PRTNG ADR	07/07/98	08/12/98	1,199.96	1,335.60	(135.64)	ST
4	DAI NIPPON PRTNG ADR	07/14/98	08/12/98	599.98	667.44	(67.46)	ST
38	DIAGEO PLC SPSD ADR NEW	02/09/98	08/04/98	1,748.67	1,425.00	323.67	ST
38	DRESDNER BK AG SPND ADR	04/14/98	08/12/98	1,999.67	2,032.05	(32.38)	ST
7	DRESDNER BK AG SPND ADR	06/29/98	08/12/98	368.36	380.63	(12.27)	ST
3	DRESDNER BK AG SPND ADR	07/07/98	08/12/98	157.88	157.43	.45	ST
46	FRANCE TELECOM ADR	02/09/98	08/12/98	3,127.89	2,032.63	1,095.26	ST
19	FORENINGSSPARBENKEN ADR	04/28/98	08/12/98	510.61	608.99	(98.38)	ST
22	FOMENTO ECNMCO MEX SPADR	08/07/98	08/12/98	591.23	652.62	(61.39)	ST
31	FUJI PHOTO FILM ADR NEW	02/09/98	08/12/98	1,069.46	1,224.51	(155.05)	ST
98	GKN PUB LTD CO UK ADR	08/05/98	08/12/98	1,175.96	1,237.25	(61.29)	ST

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
26	GROUPE DANONE SPON ADR	02/09/98	08/12/98	1,449.44	1,025.38	424.06	ST
26	GROUPE DANONE SPON ADR	04/16/98	08/12/98	1,449.45	1,180.95	268.50	ST
4	GROUPE DANONE SPON ADR	06/26/98	08/12/98	223.00	230.92	(7.92)	ST
84	GREAT UNVL S PLC ADR FN	03/06/98	08/12/98	955.46	1,134.00	(178.54)	ST
27	HENKEL KGAA SPNRD ADR	02/09/98	08/12/98	2,065.42	1,539.00	526.42	ST
9	HENKEL KGAA SPNRD ADR	03/06/98	08/12/98	688.48	551.25	137.23	ST
14	HONDA MOTOR ADR NEW	02/09/98	08/12/98	951.96	1,030.75	(78.79)	ST
25	ITO YOKADO ADR NEW	07/09/98	08/12/98	1,090.58	1,306.25	(215.67)	ST
12	ITO YOKADO ADR NEW	07/15/98	08/12/98	523.49	621.60	(98.11)	ST
35	ISTITUTO MOB ITAL SPNADR	02/09/98	08/12/98	1,736.81	1,535.63	201.18	ST
17	ISTITUTO MOB ITAL SPNADR	04/15/98	08/12/98	843.60	805.38	38.22	ST
33	ING GP NV SPSD ADR	02/09/98	08/12/98	2,225.36	1,577.81	647.55	ST
48	KIMBERLY CLARK A CPO ADR	02/09/98	08/04/98	633.87	1,056.00	(422.13)	ST
92	MITSUBISHI CP SPNSRD ADR	07/09/98	08/12/98	1,023.46	1,252.12	(228.66)	ST
51	MITSUBISHI CP SPNSRD ADR	07/14/98	08/12/98	567.36	660.45	(93.09)	ST
13	MANNESMANN SPSD ADR	02/09/98	08/12/98	1,273.95	729.30	544.65	ST
10	MANNESMANN SPSD ADR	03/04/98	08/12/98	979.97	624.00	355.97	ST
34	MONTEDSN SPA SPN ADR NEW	02/09/98	08/12/98	393.11	342.13	50.98	ST
60	MONTEDSN SPA SPN ADR NEW	04/15/98	08/12/98	693.73	915.00	(221.27)	ST
59	MINEBEA CO 6479 SPND ADR	07/09/98	08/12/98	1,194.70	1,244.90	(50.20)	ST
32	MINEBEA CO 6479 SPND ADR	07/16/98	08/12/98	647.98	715.20	(67.22)	ST
88	NINTENDO LTD ADR	02/09/98	08/12/98	1,044.96	1,001.00	43.96	ST
79	NINTENDO LTD ADR	07/14/98	08/12/98	938.10	936.15	1.95	ST
29	NIPPON TELG&TEL SPDN ADR	07/09/98	08/12/98	1,130.96	1,225.25	(94.29)	ST
16	NIPPON TELG&TEL SPDN ADR	07/14/98	08/12/98	623.98	675.89	(51.91)	ST
36	NATIONAL GRID GR SPN ADR	08/05/98	08/12/98	1,250.95	1,260.00	(9.05)	ST
29	NOVARTIS ADR	02/09/98	08/12/98	2,338.05	2,450.50	(112.45)	ST
9	NTL WSTMNSTER BK PLC ADR	02/09/98	08/04/98	996.46	1,017.00	(20.54)	ST
7	NESTLE S A REP RG SH ADR	02/09/98	08/04/98	715.37	593.24	122.13	ST
24	NESTLE S A REP RG SH ADR	02/09/98	08/12/98	2,369.92	2,034.01	335.91	ST
32	NOKIA CORP "A" ADR	04/15/98	08/12/98	2,579.91	1,988.38	591.53	ST
6	NOKIA CORP "A" ADR	04/29/98	08/12/98	483.73	383.63	100.10	ST
7	NOKIA CORP "A" ADR	06/26/98	08/12/98	564.36	484.03	80.33	ST
603	OLIVETTI SPA ADR NEW	08/06/98	08/12/98	1,300.02	1,398.96	(98.94)	ST

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Consults

VIRGINIA WARD TURNER

PRIORITY CLIENT CMA® ACCOUNT

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
15	PHILIPS ELECTRS N V	02/09/98	08/04/98	1,223.24	990.00	233.24	ST
20	PORTUGAL TELECOM ADR	02/09/98	08/06/98	1,066.40	1,040.00	26.40	ST
19	RWE AG SPONSORED ADR	02/09/98	08/12/98	947.59	1,052.13	(104.54)	ST
11	RWE AG SPONSORED ADR	03/05/98	08/12/98	548.60	592.63	(44.03)	ST
15	RWE AG SPONSORED ADR	04/17/98	08/12/98	748.11	761.25	(13.14)	ST
24	ROYAL PTT NDRLD NV ADR	02/09/98	08/12/98	982.45	1,050.00	(67.55)	ST
7	ROYAL PTT NDRLD NV ADR	08/07/98	08/12/98	286.56	281.31	5.25	ST
47	RHONE POULENC SPSRD ADR	02/09/98	08/12/98	2,373.41	2,062.13	311.28	ST
8	RHONE POULENC SPSRD ADR	06/26/98	08/12/98	403.99	454.80	(50.81)	ST
73	SOCIETE GENERAL SPN ADR	02/09/98	08/12/98	2,901.65	2,144.38	757.27	ST
24	SAP AKGSLTT SPONSORD ADR	02/09/98	08/12/98	1,291.45	804.00	487.45	ST
20	SAP AKGSLTT SPONSORD ADR	04/16/98	08/12/98	1,076.22	817.50	258.72	ST
16	SEKISUI HOUSE LTD ADR	07/07/98	08/12/98	1,183.96	1,310.00	(126.04)	ST
8	SEKISUI HOUSE LTD ADR	07/14/98	08/12/98	591.98	663.00	(71.02)	ST
26	SIEMENS A G ADR NEW	08/06/98	08/12/98	1,767.94	1,798.05	(30.11)	ST
23	SMITHLNE BCHM ADR ORD	08/06/98	08/12/98	1,239.08	1,233.12	5.96	ST
13	SONY CORP ADR NEW	02/09/98	08/12/98	1,036.71	1,190.32	(153.61)	ST
9	SONY CORP ADR NEW	07/15/98	08/12/98	717.73	826.31	(108.58)	ST
26	TELEFONOS M SA RP L ADR	08/07/98	08/12/98	1,140.71	1,197.68	(56.97)	ST
11	TOTAL S A SPONSORED ADR	04/27/98	08/12/98	589.17	610.98	(21.81)	ST
6	TELECMUNTN BR SA SPN ADR	08/04/98	08/12/98	594.36	659.25	(64.89)	ST
32	TELE DANMK A/S SPD ADR B	03/05/98	08/12/98	1,531.94	1,100.00	431.94	ST
44	TELECOM ITALIA SPA SPADR	02/09/98	08/12/98	3,475.88	3,041.50	434.38	ST
24	TNT POST GRP N.V SPN ADR	N/A	08/04/98	576.90	N/A	N/A	
9	TELEFONICA SA SPAIN ADR	07/14/98	08/12/98	1,297.08	1,331.44	(34.36)	ST
8	UNILEVER NV 4FLN NY	02/09/98	08/04/98	561.98	486.00	75.98	ST
18	UNILEVER NV 4FLN NY	02/09/98	08/12/98	1,237.45	1,093.50	143.95	ST
30	UNILEVER PLC AMERN SHS	02/09/98	08/12/98	1,156.84	1,025.63	131.21	ST
31	VNU N.V. SPONSORED ADR	08/07/98	08/12/98	1,201.20	1,241.55	(40.35)	ST
10	VODAFONE GRP PLC SPN ADR	02/09/98	08/04/98	1,324.35	833.74	490.61	ST
2	VODAFONE GRP PLC SPN ADR	02/09/98	08/12/98	261.48	166.76	94.72	ST
12	VODAFONE GRP PLC SPN ADR	04/15/98	08/12/98	1,568.95	1,253.63	315.32	ST
130	VOLKSWAGEN A G SPONS ADR	04/15/98	08/12/98	2,079.93	2,148.25	(68.32)	ST
17	WPP GROUP PLC SPNADR NEW	02/09/98	08/05/98	1,018.37	748.00	270.37	ST

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Realized Monthly Capital Gains and Losses

Quantity	Security Description	Date of Acquisition	Date of Liquidation	Sales Price	Cost Basis	Gain or (Loss)	
29	WPP GROUP PLC SPNADR NEW	02/09/98	08/12/98	1,805.18	1,276.00	529.18	ST
24	ZENECA GRP PLC SPSD ADR	02/09/98	08/12/98	860.97	973.01	(112.04)	ST
3	BAYER MOTORENWERKE 50 DM	06/25/98	08/19/98	2,640.00	3,105.00	(465.00)	ST
3	UBS AG	N/A	08/12/98	1,146.00	N/A	N/A	
208	BRITISH AEROSPACE	03/05/98	08/12/98	1,482.00	1,612.00	(130.00)	ST

N/A - Results which cannot be calculated because of insufficient data are reflected by an N/A entry in the capital gain or (loss) column and are not included in the realized capital gain and loss summary.

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/07	Sale	-12	BARCLAYS PLC ADR EXEC 50% NYSE 50% OTC AV PX IS SHOWN PER YR AG AS OF 08/04 ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 113.281300 TRADE DATE 08/05/98 CUS NO 06738E20 SEC NO 07877 PRINCIPAL 1359.381 SEC FEE 0.050	113.281		1,359.33

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/07	• Sale	-19	BOOTS CO LTD ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 33.154600 TRADE DATE 08/04/98 CUS NO 09949120 SEC NO 09969 PRINCIPAL 629.946 SEC FEE 0.030	33.154		629.91
08/07	• Sale	-55	CEMEX S A SPONSORED ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 7.862000 TRADE DATE 08/04/98 CUS NO 15129020 SEC NO 14991 PRINCIPAL 432.414 SEC FEE 0.020	7.862		432.39
08/07	• Sale	-38	DIAGEO PLC SPSD ADR NEW EXEC 43% NYSE 57% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 46.019100 TRADE DATE 08/04/98 CUS NO 25243020 SEC NO 22781 PRINCIPAL 1748.731 SEC FEE 0.060	46.019		1,748.67

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/07	• Sale	-48	KIMBERLY CLARK A CPO ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 13.206300 TRADE DATE 08/04/98 CUS NO 494386204 SEC NO 415C2 PRINCIPAL 633.906 SEC FEE 0.030	13.206		633.87
08/07	• Sale	-9	NTL WSTMNSTER BK PLC ADR EXEC 48% NYSE 52% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 110.721800 TRADE DATE 08/04/98 CUS NO 63853940 SEC NO 53848 PRINCIPAL 996.509 SEC FEE 0.040	110.721		996.46
08/07	• Sale	-7	NESTLE S A REP RG SH ADR WE MAKE A MKT IN ISSUE PRICE 102.200000 TRADE DATE 08/04/98 CUS NO 64106940 SEC NO 54035 PRINCIPAL 715.407 SEC FEE 0.030 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	102.200		715.37

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/07	• Sale	-15	PHILIPS ELECTRS N V EXEC 50% NYSE 50% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 81.552400 TRADE DATE 08/04/98 CUS NO 71833750 SEC NO 586J9 PRINCIPAL 1223.291 SEC FEE 0.050	81.552		1,223.24
08/07	Purchase	6	TELECMUNTN BR SA SPN ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 109.875000 TRADE DATE 08/04/98 CUS NO 87928710 SEC NO 736U7 PRINCIPAL 659.256	109.875	659.25	
08/07	• Sale	-24	TNT POST GRP N.V SPN ADR EXEC 37% NYSE 63% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 24.038300 TRADE DATE 08/04/98 CUS NO 888742103 SEC NO 74CA1 PRINCIPAL 576.925 SEC FEE 0.020	24.038		576.90

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/07	• Sale	-8	UNILEVER NV 4FLN NY EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 70.250000 TRADE DATE 08/04/98 CUS NO 90478450 SEC NO 75854 PRINCIPAL 562.005 SEC FEE 0.020	70.250		561.98
08/07	• Sale	-10	VODAFONE GRP PLC SPN ADR EXEC 43% NYSE 57% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 132.440200 TRADE DATE 08/04/98 CUS NO 92857T10 SEC NO 795H2 PRINCIPAL 1324.401 SEC FEE 0.050	132.440		1,324.35
08/10	Purchase	98	GKN PUB LTD CO UK ADR PRICE 12.625000 TRADE DATE 08/05/98 CUS NO 36175520 SEC NO 310Y1 PRINCIPAL 1237.251 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.625	1,237.25	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/10	Purchase	36	NATIONAL GRID GR SPN ADR PRICE 35.000000 TRADE DATE 08/05/98 CUS NO 63627410 SEC NO 526B2 PRINCIPAL 1260.001 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	35.000	1,260.00	
08/10	• Sale	-17	WPP GROUP PLC SPNADR NEW EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG PRICE 59.906300 TRADE DATE 08/05/98 CUS NO 92930930 SEC NO 8CBR5 PRINCIPAL 1018.411 SEC FEE 0.040	59.906		1,018.37
08/11	Purchase	39	CABLE&WIRELSS C SPON ADR EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 44.375000 TRADE DATE 08/06/98 CUS NO 12682P10 SEC NO 136E3 PRINCIPAL 1730.631	44.375	1,730.63	
08/11	• Sale	-17	CRH PLC ADR PRICE 62.000000 TRADE DATE 08/06/98 CUS NO 12626K203 SEC NO 21696 PRINCIPAL 1054.001 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	62.000		1,053.96

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	Purchase	603	OLIVETTI SPA ADR NEW WE MAKE A MKT IN ISSUE PRICE 2.32 TRADE DATE 08/06/98 CUS NO 68106270 SEC NO 57BTO PRINCIPAL 1398.961 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	2.320	1,398.96	
08/11	Sale	-20	PORTUGAL TELECOM ADR EXEC 66% NYSE 34% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.321800 TRADE DATE 08/06/98 CUS NO 73727310 SEC NO 587G5 PRINCIPAL 1066.441 SEC FEE 0.040	53.321		1,066.40
08/11	Purchase	26	SIEMENS A G ADR NEW EXECUTED 100PC OTC AV PX IS SHOWN PER YR AG WE MAKE A MKT IN ISSUE ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 69.155800 TRADE DATE 08/06/98 CUS NO 82619740 SEC NO 68823 PRINCIPAL 1798.051	69.155	1,798.05	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/11	Purchase	23	SMITHLNE BCHM ADR ORD EXEC 60% NYSE 40% OTC AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.613800 TRADE DATE 08/06/98 CUS NO 83237830 SEC NO 69410 PRINCIPAL 1233.121	53.613	1,233.12	
08/12	Purchase	22	FOMENTO ECNMCO MEX SPADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 29.664500 TRADE DATE 08/07/98 CUS NO 34441910 SEC NO 28160 PRINCIPAL 652.626 SEE A ON STATEMENT DISCLOSURE	29.664	652.62	
08/12	Purchase	7	ROYAL PPTYS N V SPD ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 40.187500 TRADE DATE 08/07/98 CUS NO 78064120 SEC NO 638A8 PRINCIPAL 281.312	40.187	281.31	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/12	Purchase	26	TELEFONOS M SA RP L ADR EXECUTED 100PC NYSE AV PX IS SHOWN PER YR AG ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 46.064800 TRADE DATE 08/07/98 CUS NO 87940378 SEC NO 735G6 PRINCIPAL 1197.681	46.064	1,197.68	
08/12	Purchase	31	VNU N.V. SPONSORED ADR PRICE 40.050000 TRADE DATE 08/07/98 CUS NO 92856P10 SEC NO 79A92 PRINCIPAL 1241.551 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	40.050	1,241.55	
08/13	Stock Dividend	110	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR HOLDING 55.0000			
08/17	* Sale	-55	AXA-UAP AMERN DEP SHS ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 63.250000 TRADE DATE 08/12/98 CUS NO 05453610 SEC NO 00807 PRINCIPAL 3478.753 SEC FEE 0.120	63.250		3,478.63

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-38	AKTIEBOLAGET ELECLUX ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 01019820 SEC NO 00815 PRINCIPAL 1287.251 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	33.875		1,287.20
08/17	• Sale	-83	ALCATEL ALSTHOM SPON ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 38.250000 TRADE DATE 08/12/98 CUS NO 01390430 SEC NO 02069 PRINCIPAL 3174.753 SEC FEE 0.110	38.250		3,174.64
08/17	• Sale	-165	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 11.812500 TRADE DATE 08/12/98 CUS NO 05947040 SEC NO 07299 PRINCIPAL 1949.061 SEC FEE 0.070	11.812		1,948.99

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-29	BANK OF IRELAND SPNS ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 78.000000 TRADE DATE 08/12/98 CUS NO 46267Q10 SEC NO 073C6 PRINCIPAL 2262.002 SEC FEE 0.080	78.000		2,261.92
08/17	• Sale	-65	BANK TOKYO MITSB SPN ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 8.125000 TRADE DATE 08/12/98 CUS NO 06537910 SEC NO 074L3 PRINCIPAL 528.135 SEC FEE 0.020	8.125		528.11
08/17	• Sale	-39	BG PLC FINAL INSTL ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 31.250000 TRADE DATE 08/12/98 CUS NO 05543410 SEC NO 076D0 PRINCIPAL 1218.751 SEC FEE 0.050	31.250		1,218.70

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 Statement Period 08/01/98 TO 08/31/98 Account No. [redacted]26

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-52	BASF A G NEW ADR WE MAKE A MKT IN ISSUE AS OF 08/12 PRICE 41 5/ 16 TRADE DATE 08/13/98 CUS NO 05526240 SEC NO 08024 PRINCIPAL 2148.252 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	41.312		2,148.17
08/17	• Sale	-37	BOOTS CO LTD ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 09949120 SEC NO 09969 PRINCIPAL 1165.501 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	31.500		1,165.46
08/17	• Sale	-13	BRIT PETE PLC ADR NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 78.250000 TRADE DATE 08/12/98 CUS NO 11088940 SEC NO 11182 PRINCIPAL 1017.251 SEC FEE 0.040	78.250		1,017.21

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Merrill Lynch

Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	Sale	-150	COMPASS GRP PLC SPN ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 20449X10 SEC NO 128J1 PRINCIPAL 1387.501 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	9.250		1,387.45
08/17	Sale	-32	CIFRA SA SP ADR 'V' WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 17178540 SEC NO 13358 PRINCIPAL 408.004 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.750		407.98
08/17	Sale	-39	CABLE&WIRELSS C SPON ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 45.375000 TRADE DATE 08/12/98 CUS NO 12682P10 SEC NO 136E3 PRINCIPAL 1769.631 SEC FEE 0.060	45.375		1,769.57
08/17	Sale	-45	CANON INC ADR REP5SH WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 13800630 SEC NO 13988 PRINCIPAL 1006.881 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	22.375		1,006.84

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Merrill Lynch

Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-12	DAI NIPPON PRTNG ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 23380620 SEC NO 22432 PRINCIPAL 1800.001 SEC FEE 0.060 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	150.000		1,799.94
08/17	• Sale	-48	DRESDNER BK AG SPND ADR WE MAKE A MKT IN ISSUE AS OF 08/12 TRADE DATE 08/13/98 CUS NO 26156130 SEC NO 24742 PRINCIPAL 2526.002 SEC FEE 0.090 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	52.625		2,525.91
08/17	• Sale	-46	FRANCE TELECOM ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 68.000000 TRADE DATE 08/12/98 CUS NO 35177Q10 SEC NO 28155 PRINCIPAL 3128.003 SEC FEE 0.110	68.000		3,127.89

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Date	Transaction	Quantity	Monthly Activity Description	Price	Debit	Credit
			Security Transactions			
08/17	Sale	-19	FORENINGSSPARBENKEN ADR WE MAKE A MKT IN ISSUE AS OF 08/12 TRADE DATE 08/13/98 CUS NO 34551P10 SEC NO 28132 PRINCIPAL 510.635 SEC FEE 0.020 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	26.875		510.61
08/17	Sale	-22	FOMENTO ECNMCO MEX SPADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 26.875000 TRADE DATE 08/12/98 CUS NO 34441910 SEC NO 28160 PRINCIPAL 591.255 SEC FEE 0.020 SEE A ON STATEMENT DISCLOSURE	26.875		591.23
08/17	Sale	-31	FUJI PHOTO FILM ADR NEW WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 359586630 SEC NO 30890 PRINCIPAL 1069.501 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	34.500		1,069.46

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-98	GKN PUB LTD CO UK ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 36175520 SEC NO 310Y1 PRINCIPAL 1176.001 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	12.000		1,175.96
08/17	• Sale	-56	GROUPE DANONE SPON ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 55.750000 TRADE DATE 08/12/98 CUS NO 39944910 SEC NO 311R1 PRINCIPAL 3122.003 SEC FEE 0.110 SEE A ON STATEMENT DISCLOSURE	55.750		3,121.89
08/17	• Sale	-84	GREAT UNVL S PLC ADR FN WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 39133460 SEC NO 33760 PRINCIPAL 955.509 SEC FEE 0.040 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	11.375		955.46

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-36	HENKEL KGAA SPNRD ADR WE MAKE A MKT IN ISSUE AS OF 08/12 TRADE DATE 08/13/98 CUS NO 42550U10 SEC NO 35A82 PRINCIPAL 2754.002 SEC FEE 0.100 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	76.500		2,753.90
08/17	• Sale	-14	HONDA MOTOR ADR NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 68.000000 TRADE DATE 08/12/98 CUS NO 43812830 SEC NO 36880 PRINCIPAL 952.009 SEC FEE 0.040	68.000		951.96
08/17	• Sale	-37	ITO YOKADO ADR NEW WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 46571430 SEC NO 37916 PRINCIPAL 1614.131 SEC FEE 0.060 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	43.625		1,614.07
08/17	• Sale	-52	ISTITUTO MOB ITAL SPNADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 49.625000 TRADE DATE 08/12/98 CUS NO 45777M10 SEC NO 380U6 PRINCIPAL 2580.502 SEC FEE 0.090	49.625		2,580.41

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-33	ING GP NV SPSD ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 67.4375C0 TRADE DATE 08/12/98 CUS NO 45683710 SEC NO 403X4 PRINCIPAL 2225.442 SEC FEE 0.080	67.437		2,225.36
08/17	• Sale	-143	MITSUBISHI CP SPNSRD ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 60676930 SEC NO 468W9 PRINCIPAL 1590.881 SEC FEE 0.060 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	11.125		1,590.82
08/17	• Sale	-23	MANNESMANN SPSD ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 56377530 SEC NO 46C58 PRINCIPAL 2254.002 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	98.000		2,253.92
08/17	• Sale	-94	MONTEDSN SPA SPN ADR NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 11.562500 TRADE DATE 08/12/98 CUS NO 61237650 SEC NO 46DR0 PRINCIPAL 1086.881 SEC FEE 0.040	11.562		1,086.84

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-91	MINEBEA CO 6479 SPND ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 60272530 SEC NO 46EL3 PRINCIPAL 1842.751 SEC FEE 0.070 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	20.250		1,842.68
08/17	• Sale	-167	NINTENDO LTD ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 65444530 SEC NO 524G9 PRINCIPAL 1983.131 SEC FEE 0.070 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	11.875		1,983.06
08/17	• Sale	-45	NIPPON TELG&TEL SPDN ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 39.000000 TRADE DATE 08/12/98 CUS NO 65462410 SEC NO 525E9 PRINCIPAL 1755.001 SEC FEE 0.060	39.000		1,754.94
08/17	• Sale	-36	NATIONAL GRID GR SPN ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 63627410 SEC NO 526B2 PRINCIPAL 1251.001 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	34.750		1,250.95

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-29	NOVARTIS ADR WE MAKE A MKT IN ISSUE AS OF 08/12 TRADE DATE 08/13/98 CUS NO 66987V10 SEC NO 526W2 PRINCIPAL 2338.132 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	80.625		2,338.05
08/17	• Sale	-24	NESTLE S A REP RG SH ADR WE MAKE A MKT IN ISSUE AS OF 08/12 TRADE DATE 08/13/98 CUS NO 64106940 SEC NO 54035 PRINCIPAL 2370.002 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	98.750		2,369.92
08/17	• Sale	-45	NOKIA CORP "A" ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 80.625000 TRADE DATE 08/12/98 CUS NO 65490220 SEC NO 55625 PRINCIPAL 3628.133 SEC FEE 0.130	80.625		3,628.00

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PRIORITY CLIENT CMA® ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-603	OLIVETTI SPA ADR NEW WE MAKE A MKT IN ISSUE AS OF 08/12 PRICE 2.156000 TRADE DATE 08/13/98 CUS NO 68106270 SEC NO 57BT0 PRINCIPAL 1300.071 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	2.156		1,300.02
08/17	• Sale	-45	RWE AG SPONSORED ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 74975E30 SEC NO 637E2 PRINCIPAL 2244.382 SEC FEE 0.080 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	49.875		2,244.30
08/17	• Sale	-31	ROYAL PPTYS N V SPD ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 40.937500 TRADE DATE 08/12/98 CUS NO 78064120 SEC NO 638A8 PRINCIPAL 1269.061 SEC FEE 0.050	40.937		1,269.01

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-55	RHONE POULENC SPSRD ADR HL ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 50.500000 TRADE DATE 08/12/98 CUS NO 76242660 SEC NO 651A9 PRINCIPAL 2777.502 SEC FEE 0.100	50.500		2,777.40
08/17	• Sale	-73	SOCIETE GENERAL SPN ADR WE MAKE A MKT IN ISSUE AS OF 08/12 TRADE DATE 08/13/98 CUS NO 83364L10 SEC NO 662N6 PRINCIPAL 2901.752 SEC FEE 0.100 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	39.750		2,901.65
08/17	• Sale	-44	SAP AKGSLTT SPONSORD ADR HL ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.812500 TRADE DATE 08/12/98 CUS NO 80305420 SEC NO 666T6 PRINCIPAL 2367.752 SEC FEE 0.080	53.812		2,367.67
08/17	• Sale	-24	SEKISUI HOUSE LTD ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 81607820 SEC NO 68138 PRINCIPAL 1776.001 SEC FEE 0.060 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	74.000		1,775.94

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-26	SIEMENS A G ADR NEW WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 82619740 SEC NO 68823 PRINCIPAL 1768.001 SEC FEE 0.060 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	68.000		1,767.94
08/17	• Sale	-23	SMITHLNE BCHM ADR ORD ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.875000 TRADE DATE 08/12/98 CUS NO 83237830 SEC NO 69410 PRINCIPAL 1239.131 SEC FEE 0.050	53.875		1,239.08
08/17	• Sale	-22	SONY CORP ADR NEW ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 79.750000 TRADE DATE 08/12/98 CUS NO 83569930 SEC NO 69642 PRINCIPAL 1754.501 SEC FEE 0.060	79.750		1,754.44
08/17	• Sale	-26	TELEFONOS M SA RP L ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 43.875000 TRADE DATE 08/12/98 CUS NO 87940378 SEC NO 73566 PRINCIPAL 1140.751 SEC FEE 0.040	43.875		1,140.71

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-11	TOTAL S A SPONSORED ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 53.562500 TRADE DATE 08/12/98 CUS NO 89151E10 SEC NO 735S9 PRINCIPAL 589.195 SEC FEE 0.020	53.562		589.17
08/17	• Sale	-6	TELECMUNTN BR SA SPN ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 99.062500 TRADE DATE 08/12/98 CUS NO 87928710 SEC NO 736U7 PRINCIPAL 594.385 SEC FEE 0.020	99.062		594.36
08/17	• Sale	-32	TELE DANMK A/S SPD ADR B ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 47.875000 TRADE DATE 08/12/98 CUS NO 87924210 SEC NO 738A8 PRINCIPAL 1532.001 SEC FEE 0.060	47.875		1,531.94
08/17	• Sale	-44	TELECOM ITALIA SPA SPADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 79.000000 TRADE DATE 08/12/98 CUS NO 87927W10 SEC NO 748L8 PRINCIPAL 3476.003 SEC FEE 0.120	79.000		3,475.88

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-9	TELEFONICA SA SPAIN ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 144.125000 TRADE DATE 08/12/98 CUS NO 87938220 SEC NO 74614 PRINCIPAL 1297.131 SEC FEE 0.050	144.125		1,297.08
08/17	• Sale	-18	UNILEVER NV 4FLN NY ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 68.750000 TRADE DATE 08/12/98 CUS NO 90478450 SEC NO 75854 PRINCIPAL 1237.501 SEC FEE 0.050	68.750		1,237.45
08/17	• Sale	-30	UNILEVER PLC AMERN SHS ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 38.562500 TRADE DATE 08/12/98 CUS NO 90476760 SEC NO 75868 PRINCIPAL 1156.881 SEC FEE 0.040	38.562		1,156.84
08/17	• Sale	-31	VNU N.V. SPONSORED ADR AS OF 08/12 TRADE DATE 08/13/98 CUS NO 92856P10 SEC NO 79A92 PRINCIPAL 1201.251 SEC FEE 0.050 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	38.750		1,201.20

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-14	VODAFONE GRP PLC SPN ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 130.750000 TRADE DATE 08/12/98 CUS NO 92857T10 SEC NO 795H2 PRINCIPAL 1830.501 SEC FEE 0.070	130.750		1,830.43
08/17	• Sale	-130	VOLKSWAGEN A G SPONS ADR WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 92866230 SEC NO 79729 PRINCIPAL 2080.002 SEC FEE 0.070 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	16.000		2,079.93
08/17	• Sale	-29	WPP GROUP PLC SPNADR NEW WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO 92930930 SEC NO 8CBR5 PRINCIPAL 1805.251 SEC FEE 0.070 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	62.250		1,805.18
08/17	• Sale	-24	ZENECA GRP PLC SPSD ADR ML ACTED AS AGENT YR AGT HAS TRANS DETAILS PRICE 35.875000 TRADE DATE 08/12/98 CUS NO 98934D10 SEC NO 844W5 PRINCIPAL 861.008 SEC FEE 0.030	35.875		860.97

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Security Transactions			
08/17	• Sale	-3	UBS AG 20.CHF PAR ORDINARY BAD P/ S PRN AGT CUST BEA WE MAKE A MKT IN ISSUE WE ACTD UPN A SELL ORDER WE WIL RESELL SECUR & ML MAY PROFIT. OTHER DELRS DID NOT BID. WE WISH TO ENSURE YR CONSENT. FAIL TO OBJCT WTHN 5 BUS DAYS CONFIRMS CONSENT TRADE DATE 08/12/98 CUS NO H8919P109 SEC NO 9B5C6 PRINCIPAL 1146.001 EXECUTED O.T.C. WE ACTED AS PRINCIPAL	382.000		1,146.00
08/17	• Sale	-208	BRITISH AEROSPACE GBP PAR ORDINARY WE MAKE A MKT IN ISSUE TRADE DATE 08/12/98 CUS NO G14896180 SEC NO 900N1 PRINCIPAL 1482.001 EXECUTED O.T.C. WE ACTED AS YOUR AGENT	7.125		1,482.00
08/24	• Sale	-3	BAYER MOTORENWERKE 50 DM 50.DEM PAR ORDINARY AS OF 08/19	880.000		2,640.00
			Net Total			112,021.47

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Account No.
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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date		Transaction	Quantity	Description	Price	Debit	Credit
				Dividends and Interest			
08/04	*	Rpt Fgn Div		BRIT PETE PLC ADR NEW HOLDING 13.0000			9.34
08/13	*	Rpt Fgn Div		ISTITUTO MOB ITAL SPNADR HOLDING 52.0000			87.88
08/20		Cash Dividend		CMA MONEY FUND $17.01 FOR 19 DAYS FROM 07-31 THRU 08-18			17.01
08/24	*	Rpt Fgn Div		VODAFONE GRP PLC SPN ADR HOLDING 24.0000			13.69
				Net Total			127.92
				Other Activity			
08/04		Fgn Div Tax		BRIT PETE PLC ADR NEW NON-RECLAIMABLE TAX		1.40	
08/10	*	Cash In Lieu		UBS AG 20.CHF PAR ORDINARY			96.66
08/12		Journal Entry		ML CONSULTS FEE 3Q98			427.56
08/13		Fgn Div Tax		ISTITUTO MOB ITAL SPNADR		28.47	
08/18		Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039346466		115,387.52	
08/24		Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039347138		2,657.01	
08/24		Fgn Div Tax		VODAFONE GRP PLC SPN ADR NON-RECLAIMABLE TAX		2.05	

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Consults

PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Monthly Activity

Date	Transaction	Quantity	Description	Price	Debit	Credit
			Other Activity			
08/26	Journal Entry		TR TO 44330281 N/O VIRGINIA WARD TURNER VS 44330281 UNIT 443 BATCH # = 00039346210		11.64	
			Net Total		117,563.87	

Tax Information Summary

	This Statement	Year-to-Date
Accrued Interest Paid		
Tax-Exempt		
Reportable		
Accrued Interest Received		
Tax-Exempt		
Reportable		
Gross Proceeds	124,711.89	192,875.48

Although we provide complete year-to-date information for Reportable Accrued Interest Received, Accrued Interest Paid and Tax-Exempt Accrued Interest Received and Paid include only those months we produce your profit and loss statement.

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
07/31	Opening Balance						
08/03	Purchase	1	CMA MONEY FUND			1.48CR	5,413
08/04	* Rpt Fgn Div		BRIT PETE PLC ADR NEW HOLDING 13.0000		1.00 9.34CR	.48CR	5,414
08/04	Fgn Div Tax		BRIT PETE PLC ADR NEW NON-RECLAIMABLE TAX		1.40	8.42CR	5,414
08/07	* Sale	-12	BARCLAYS PLC ADR	113.281	1,359.33CR		
08/07	* Sale	-19	BOOTS CO LTD ADR	33.154	629.91CR		
08/07	* Sale	-55	CEMEX S A SPONSORED ADR	7.862	432.39CR		
08/07	* Sale	-38	DIAGEO PLC SPSD ADR NEW	46.019	1,748.67CR		
08/07	* Sale	-48	KIMBERLY CLARK A CPO ADR	13.206	633.87CR		
08/07	* Sale	-9	NTL WSTMNSTER BK PLC ADR	110.721	996.46CR		
08/07	* Sale	-7	NESTLE S A REP RG SH ADR	102.200	715.37CR		
08/07	* Sale	-15	PHILIPS ELECTRS N V	81.552	1,223.24CR		
08/07	Purchase	6	TELECMUNTH BR SA SPN ADR	109.875	659.25		
08/07	* Sale	-24	TNT POST GRP N.V SPN ADR	24.038	576.90CR		
08/07	* Sale	-8	UNILEVER NV 4FLN NY	70.250	561.98CR		
08/07	* Sale	-10	VODAFONE GRP PLC SPN ADR	132.440	1,324.35CR	9,551.64CR	5,414
08/10	Purchase	98	GKN PUB LTD CO UK ADR	12.625	1,237.25		
08/10	Purchase	36	NATIONAL GRID GR SPN ADR	35.000	1,260.00		
08/10	* Sale	-17	WPP GROUP PLC SPNADR NEW	59.906	1,018.37CR		
08/10	* Cash In Lieu		UBS AG 20.CHF PAR ORDINARY		96.66CR		
08/10	Purchase	8,072	CMA MONEY FUND		8,072.00	97.42CR	13,486

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/11	Purchase	39	CABLE&WIRELSS C SPON ADR	44.375	1,730.63		
08/11	* Sale	-17	CRH PLC ADR	62.000	1,053.96CR		
08/11	Purchase	603	OLIVETTI SPA ADR NEW	2.320	1,398.96		
08/11	* Sale	-20	PORTUGAL TELECOM ADR	53.321	1,066.40CR		
08/11	Purchase	26	SIEMENS A G ADR NEW	69.155	1,798.05		
08/11	Purchase	23	SMITHLNE BCHM ADR ORD	53.613	1,233.12		
08/11	Sale	-3,943	CMA MONEY FUND		3,943.00CR	.02CR	9,543
08/12	Journal Entry		ML CONSULTS FEE 3Q98		427.56CR		
08/12	Purchase	22	FOMENTO ECNMCO MEX SPADR	29.664	652.62		
08/12	Purchase	7	ROYAL PPTYS N V SPD ADR	40.187	281.31		
08/12	Purchase	26	TELEFONOS M SA RP L ADR	46.064	1,197.68		
08/12	Purchase	31	VNU N.V. SPONSORED ADR	40.050	1,241.55		
08/12	Sale	-3,374	CMA MONEY FUND		3,374.00CR	428.42CR	6,169
08/13	Stock Dividend	110	BANCO CENTRL HIS NEW ADR HISPANOAMERICANO SPAIN ADR HOLDING 55.0000				
08/13	* Rpt Fgn Div		ISTITUTO MOB ITAL SPNADR HOLDING 52.0000		87.88CR		
08/13	Fgn Div Tax		ISTITUTO MOB ITAL SPNADR		28.47		
08/13	Purchase	428	CMA MONEY FUND		428.00	59.83CR	6,597
08/17	* Sale	-55	AXA-UAP AMERN DEP SHS	63.250	3,478.63CR		
08/17	* Sale	-38	AKTIEBOLAGET ELECLUX ADR	33.875	1,287.20CR		
08/17	* Sale	-83	ALCATEL ALSTHOM SPON ADR	38.250	3,174.64CR		
08/17	* Sale	-165	BANCO CENTRL HIS NEW ADR	11.812	1,948.99CR		
08/17	* Sale	-29	BANK OF IRELAND SPNS ADR	78.000	2,261.92CR		
08/17	* Sale	-65	BANK TOKYO MITSB SPN ADR	8.125	528.11CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/17	• Sale	-39	BG PLC FINAL INSTL ADR	31.250	1,218.70CR		
08/17	• Sale	-52	BASF A G NEW ADR	41.312	2,148.17CR		
08/17	• Sale	-37	BOOTS CO LTD ADR	31.500	1,165.46CR		
08/17	• Sale	-13	BRIT PETE PLC ADR NEW	78.250	1,017.21CR		
08/17	• Sale	-150	COMPASS GRP PLC SPN ADR	9.250	1,387.45CR		
08/17	• Sale	-32	CIFRA SA SP ADR 'V'	12.750	407.98CR		
08/17	• Sale	-39	CABLE&WIRELSS C SPON ADR	45.375	1,769.57CR		
08/17	• Sale	-45	CANON INC ADR REP5SH	22.375	1,006.84CR		
08/17	• Sale	-12	DAI NIPPON PRTNG ADR	150.000	1,799.94CR		
08/17	• Sale	-48	DRESDNER BK AG SPND ADR	52.625	2,525.91CR		
08/17	• Sale	-46	FRANCE TELECOM ADR	68.000	3,127.89CR		
08/17	• Sale	-19	FORENINGSSPARBENKEN ADR	26.875	510.61CR		
08/17	• Sale	-22	FOMENTO ECNMCO MEX SPADR	26.875	591.23CR		
08/17	• Sale	-31	FUJI PHOTO FILM ADR NEW	34.500	1,069.46CR		
08/17	• Sale	-98	GKN PUB LTD CO UK ADR	12.000	1,175.96CR		
08/17	• Sale	-56	GROUPE DANONE SPON ADR	55.750	3,121.89CR		
08/17	• Sale	-84	GREAT UNVL S PLC ADR FN	11.375	955.46CR		
08/17	• Sale	-36	HENKEL KGAA SPNRD ADR	76.500	2,753.90CR		
08/17	• Sale	-14	HONDA MOTOR ADR NEW	68.000	951.96CR		
08/17	• Sale	-37	ITO YOKADO ADR NEW	43.625	1,614.07CR		
08/17	• Sale	-52	ISTITUTO MOB ITAL SPNADR	49.625	2,580.41CR		
08/17	• Sale	-33	ING GP NV SPSD ADR	67.437	2,225.36CR		
08/17	• Sale	-143	MITSUBISHI CP SPNSRD ADR	11.125	1,590.82CR		
08/17	• Sale	-23	MANNESMANN SPSD ADR	98.000	2,253.92CR		
08/17	• Sale	-94	MONTEDSN SPA SPN ADR NEW	11.562	1,086.84CR		
08/17	• Sale	-91	MINEBEA CO 6479 SPND ADR	20.250	1,842.68CR		
08/17	• Sale	-167	NINTENDO LTD ADR	11.875	1,983.06CR		
08/17	• Sale	-45	NIPPON TELG&TEL SPDN ADR	39.000	1,754.94CR		
08/17	• Sale	-36	NATIONAL GRID GR SPN ADR	34.750	1,250.95CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/17	• Sale	-29	NOVARTIS ADR	80.625	2,338.05CR		
08/17	• Sale	-24	NESTLE S A REP RG SH ADR	98.750	2,369.92CR		
08/17	• Sale	-45	NOKIA CORP "A" ADR	80.625	3,628.00CR		
08/17	• Sale	-603	OLIVETTI SPA ADR NEW	2.156	1,300.02CR		
08/17	• Sale	-45	RWE AG SPONSORED ADR	49.875	2,244.30CR		
08/17	• Sale	-31	ROYAL PPTYS N V SPD ADR	40.937	1,269.01CR		
08/17	• Sale	-55	RHONE POULENC SPSRD ADR	50.500	2,777.40CR		
08/17	• Sale	-73	SOCIETE GENERAL SPN ADR	39.750	2,901.65CR		
08/17	• Sale	-44	SAP AKGSLTT SPONSORD ADR	53.812	2,367.67CR		
08/17	• Sale	-24	SEKISUI HOUSE LTD ADR	74.000	1,775.94CR		
08/17	• Sale	-26	SIEMENS A G ADR NEW	68.000	1,767.94CR		
08/17	• Sale	-23	SMITHLNE BCHM ADR ORD	53.875	1,239.08CR		
08/17	• Sale	-22	SONY CORP ADR NEW	79.750	1,754.44CR		
08/17	• Sale	-26	TELEFONOS M SA RP L ADR	43.875	1,140.71CR		
08/17	• Sale	-11	TOTAL S A SPONSORED ADR	53.562	589.17CR		
08/17	• Sale	-6	TELECHUNTN BR SA SPN ADR	99.062	594.36CR		
08/17	• Sale	-32	TELE DANMK A/S SPD ADR B	47.875	1,531.94CR		
08/17	• Sale	-44	TELECOM ITALIA SPA SPADR	79.000	3,475.88CR		
08/17	• Sale	-9	TELEFONICA SA SPAIN ADR	144.125	1,297.08CR		
08/17	• Sale	-18	UNILEVER NV 4FLN NY	68.750	1,237.45CR		
08/17	• Sale	-30	UNILEVER PLC AMERN SHS	38.562	1,156.84CR		
08/17	• Sale	-31	VNU N.V. SPONSORED ADR	38.750	1,201.20CR		
08/17	• Sale	-14	VODAFONE GRP PLC SPN ADR	130.750	1,830.43CR		
08/17	• Sale	-130	VOLKSWAGEN A G SPONS ADR	16.000	2,079.93CR		
08/17	• Sale	-29	WPP GROUP PLC SPNADR NEW	62.250	1,805.18CR		
08/17	• Sale	-24	ZENECA GRP PLC SPSD ADR	35.875	860.97CR		

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

Daily Activity Review

Date	Transaction	Quantity	Description	Price	Amount	Cash Balance	Share Balance
08/17	* Sale	-3	UBS AG	382.000	1,146.00CR		
08/17	* Sale	-208	BRITISH AEROSPACE	7.125	1,482.00CR		
08/17	Purchase	59	CMA MONEY FUND		59.00	108,731.52CR	6,656
08/18	Journal Entry		TR TO 44330281		115,387.52		
			N/O VIRGINIA WARD TURNER				
			VS 44330281 UNIT 443				
			BATCH # = 00039346466				
08/18	Purchase	108,731	CMA MONEY FUND		108,731.00	115,387.00	115,387
08/19	Sale	-115,387	CMA MONEY FUND		115,387.00CR		
			REDEMPT AS OF 08/18/1998			.00	
08/20	Cash Dividend		CMA MONEY FUND		17.01CR		
			$17.01, FOR 19 DAYS				
			FROM 07-31 THRU 08-18			17.01CR	
08/24	Journal Entry		TR TO 44330281		2,657.01		
			N/O VIRGINIA WARD TURNER				
			VS 44330281 UNIT 443				
			BATCH # = 00039347138				
08/24	* Rpt Fgn Div		VODAFONE GRP PLC SPN ADR		13.69CR		
			HOLDING 24.0000				
08/24	Fgn Div Tax		VODAFONE GRP PLC SPN ADR		2.05		
			NON-RECLAIMABLE TAX				
08/24	* Sale	-3	BAYER MOTORENWERKE 50 DM	880.000	2,640.00CR		
			50.DEM PAR ORDINARY				
			AS OF 08/19			11.64CR	
08/26	Journal Entry		TR TO 44330281		11.64		
			N/O VIRGINIA WARD TURNER				
			VS 44330281 UNIT 443				
			BATCH # = 00039346210				
08/31	Closing Balance					.00	

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PRIORITY CLIENT CMA ACCOUNT

VIRGINIA WARD TURNER

greement Regarding Your Securities Account and Other Important Information
ou, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Inc., agree as follows:
) All transactions in your account are subject to the constitution, rules, regulations, customs, ages, rulings and interpretations of the exchange or market, and its clearing house, if any, here the transactions are executed, and if not executed on any exchange, the National Association Securities Dealers, Inc.
) Unless you give us other instructions, we will hold for your account any securities you rchase and the proceeds of any securities you sell.
) We will direct your order for a multi-listed security or option to the market place we consider be the primary market for that security, unless you give us specific instructions to direct e order elsewhere.
) We will hold bonds and preferred stocks in bulk segregation (except for those held in custodian counts). In the event of a call for less than an entire issue or series of those securities, e securities to be called will be automatically selected on a random basis from those held in bulk. he probability that your holdings will be selected is proportional to the amount of your holdings lative to those of other customers.
) If you have any obligations to us we can, subject to applicable rules and regulations of gulatory bodies, without notifying you, take any of the following actions with any or all securities your account, including securities you may acquire or deposit to secure your account.
We can pledge, repledge, hypothecate, or rehypothecate the securities. They may be commingled with securities carried for the accounts of other customers.
We can lend the securities.
We can deliver the securities on contracts for other customers even if we do not have in our possession and control a like amount of similar securities for delivery.
'e can take any of these actions until you have discharged all your obligations to us. The amount volved in these actions may be more or less than the amount you owe us.
) We are not responsible for the loss or destruction of securities that are placed in the custody of a reign bank or broker or other custodian, and are lost or destroyed as a result of war, vil commotion, enemy action, government acts or any other causes beyond the control of the pository or us.
) This statement of account shall be deemed conclusive if not objected to within ten (10) days.
) We can transfer your account to anyone by assignment, merger, consolidation or otherwise, unless u give us written notice to the contrary at the time. This agreement will inure to the benefit of yone to whom we transfer the accounts. Nothing contained in this paragraph shall affect your ht to transfer your account under NYSE Rule 412.

surance
'e are a member of the Securities Investor Protection Corporation (SIPC). The securities held in ur account are covered by SIPC protection and excess-SIPC protection obtained by Merrill Lynch. or details, refer to the Program Description for your account, if applicable, or speak with your nancial Consultant. We are not a bank, and the securities offered by us, unless otherwise indicated, e not backed or guaranteed by any bank nor are they insured by the FDIC.

'errill Lynch, Pierce, Fenner & Smith Inc.
orld Financial Center
orth Tower
ew York, N.Y. 10281-1332
ember, Securities Investor Protection Corporation (SIPC)

Other Important Information
(1) You will have the right to vote full shares, and we will solicit instructions concerning the voting of full shares held in your account. If such instructions are not received by us on a timely basis, the voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect.
(2) This statement serves as a confirmation of purchases that result from automatic reinvestment transactions, as well as your AIPS transactions, during the statement period.
(3) Insurance policy information is based on data from the insurer that issued the policy. Merrill Lynch is not responsible for the calculation of policy values. Policies are generally not held in your Merrill Lynch account. If Merrill Lynch as custodian or trustee holds a policy that is a security, SIPC protection and excess SIPC protection applies.
(4) As an option customer, please advise your Financial Consultant promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; however, a summary of this information will be made available to you upon request.
(5) Our financial statement is available for your personal inspection at our office, or a copy of it will be mailed upon your written request.
Special Note: If your records differ from this information, please notify your Financial Consultant in writing with a copy of the statement noting the discrepancy and, if appropriate, any necessary adjustments will be made.
WCMA Loan Account Activity
Reports important information from Merrill Lynch Business Financial Services Inc. (MLBFS,Inc.) through which the WCMA Line of Credit is made available. Includes information on your Line of Credit, Loan Balance, Loan Subject to Interest, and Loan Interest Charged. Interest charges accrue daily during the statement period with each day being deemed to constitute 1/360 of a year. Refer to the WCMA Agreement and documents required by MLBFS for details.
Managed Trust Units
Information for RCMA for Business Retirement Plan clients on units of the Merrill Lynch GIC Managed Trust is reported from information supplied by the Merrill Lynch Trust Company or its agent. Neither the Trust nor its units are held in your Merrill Lynch, Pierce, Fenner & Smith Inc. account and therefore, are not subject to SIPC protection. An annual report will be furnished separately.
Symbols and Abbreviations

¤	Interest reported to IRS by Merrill Lynch as required by law.
•	Gross Proceeds reported to the IRS by Merrill Lynch as required by law.
•	Dividends reported to the IRS by Merrill Lynch as required by law.
••	Merrill Lynch maintains a fundamental opinion on this company.
;	Transactions reported to IRS.
#	Transaction you requested required same-day payment - MLPF&S retained last day's dividend to offset cost of advancing payment on your behalf.
A	This transaction was effected through a specialist which is our affiliate. In connection with its market making activity, such specialist may have a long or short position in this stock or in options on this stock and may be on the other side of public orders executed on the exchange. Such specialists may have profited or lost in connection with this transaction.
N/A	Value and/or cost data not available.
N/C	Not calculated.
N/N	Non-negotiable securities.
N/N N/O	Non-negotiable securities held registered in your name.
N/O	Held registered in your name.
NOCC	Options Clearing Corporation.
N/O CUST	Non-negotiable Custodian Registration.
NPC	Interests in assets not registered in the name of nor held by us or our nominees and held by you or registered in your name with the issuer or its agent. Merrill Lynch, Pierce, Fenner & Smith Inc. does not control or act as custodian for these investments.
RD	Bonds are changeable from coupon to registered and vice versa without charge
RG	Bonds registered for both principal and interest.

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
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99 MAY 17 AM 10: 10
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U.S. HOUSE OF REPRESENTATIVES
MAY 17 1999 (12)
MC
(Office Use Only)

MARK EMERY UDALL
(Full Name)

6255 SIMMONS DRIVE
(Mailing Address)

BOULDER, CO 80303

Daytime Telephone: 303-457-4500

Filer Status: [✓] Member of the U.S. House of Representatives — State: COLORADO District: 2ND; [ ] Officer or Employee — Employing Office:

Report Type: [✓] Annual (May 17); [ ] Amendment; [ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [✓]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [✓]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [✓]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [✓]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [✓]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [✓]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [✓]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [✓]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [✓]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [✓]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [✓]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Mark Emery Udall **DATE (Month/Day/Year)** May 17, 1999

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SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	STATE OF COLORADO	SALARY	21,192
	SIERRA CLUB	SPOUSE SALARY	N/A

For payments to charity in lieu of honoraria, use Schedule II.

Name MARK EMERY UDALL | Page 3 of 12

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	NONE			

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source		A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	Examples:	SP	Mega Corp. Stock				X								X										X								P
			Simon & Schuster		Indefinite																Royalties									X			
			1st Bank of Paducah, KY accounts					X									X										X						
SP	600 HCN STOCK					X									X										X								
SP	200 LRI STOCK				X										X								X										
SP	200 INTC STOCK					X									X								X										
SP	300 NCC STOCK					X									X									X									
SP	400 NSP STOCK				X										X									X									
SP	3415 VANGUARD GNMA					X									X										X								
SP	6534 VANGUARD HIGH YIELD						X								X								X										
SP	10,000 PACIFIC BELL BOND				X												X							X									
SP	10,000 TIME WERNER				X												X							X									
SP	10,000 USTRESURY NOTE				X												X							X									
SP	SCHWAB MONEY MARKET				X										X									X									

For additional assets and unearned income, use next page.

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name MARK EMERY UDALL

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
SP	HRP	X												X									X		X							S
SP	VANGUARD ST CORP 9165H			X										X											X							
SP	POUDRE VALLEY	X														X																
SP	CP&L 1243 GH					X								X									X	X								S
SP	FOX FAMILY LTD P/SHIP 2.9%						X									X	X															
SP	MARY WALLACE FOX LP 1.7%						X							X		X	X								X							GIFTED IN KIND
DC	200 BMET			X										X																		
DC	400 HCN REIT			X										X									X									S
DC	100 IMPH			X										X								X										
DC	4 KMB		X											X									X									P
DC	100 OCAS			X										X								X										
DC	100 ORCL			X										X								X										P
DC	100 TLAB			X										X								X										
DC	2058 VFIIX GNMA				X									X											X							P
DC	2223 VWEAX HIGH YIELD CORP				X									X											X							P
DC	1335 SCHWB GOVT MM			X										X										X								
DC	JOHN HARPER FOX LP - 6.9%				X									X		X	X							X								GIFTED IN KIND
DC	200 HCN REIT			X										X										X								
DC	4 KMB		X											X									X									
DC	100 MHP			X										X									X									
DC	100 ORCL			X										X								X										
DC	100 PHB			X										X									X									S
DC	100 SGP			X										X									X									
DC	200 SO			X										X								X										
DC	100 SUNW			X										X								X										
DC	626 SCUDDER GNMA			X										X										X								
DC	817 VANGUARD GNMA			X										X									X									
DC	1471 VANGUARD HI YLD CORP				X									X											X							
DC	932 SCHWAB MMF		X											X									X									
DC	JOHN HARPER FOX, LP - 6.9%				X																			X								GIFTED IN KIND
	VALIC RETIREMENT PLAN						X														NA											
	MARK UDALL FOR CONGRESS INC															X									X							

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name MARK EMERY UDALL

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
	IRA 100 ABT	C	DIVIDENDS	II	
	IRA 100 BMCS	C	DIVIDENDS	I	P
	IRA 504 VANGUARD GNMA	C	DIVIDENDS; CAPITAL GAINS	II	P
	IRA 1005 HI YIELD CORP	C	DIVIDENDS; CAPITAL GAINS	III	
	IRA 460 SCHWAB	B	DIVIDENDS	II	
SP	IRA 200 DNEX	C	DIVIDENDS	I	
SP	IRA 200 SGP	C	DIVIDENDS	II	
SP	IRA 100 SUNW	C	DIVIDENDS	I	
SP	IRA 1203 VFITX - GNMA	C	DIVIDENDS; CAPITAL GAINS	II	P
SP	IRA 802 VWEHX - HI YIELD	C	DIVIDENDS; CAPITAL GAINS	III	P
SP	IRA 888 SCHWAB	B	DIVIDENDS	III	

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SCHEDULE IV — TRANSACTIONS

Name MARK EMERY UDALL

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
SP	200 INTC		X		2-5-98		X								
SP	100 SGP - IRA		X		4-13-98	X									
SP	20,000 POUDRE VALLY HOSP. BOND		X		4-20-98		X								
SP	100 INTC		X		8-10-98	X									
SP	600 HRP		X		12-7-98	X									
SP	100 DEERE		X		12-7-98	X									
SP	100 DEERE		X		6-18-98	X									
SP	100 DEERE		X		7-24-98	X									
SP	250 LRI		X		7-24-98	X									
SP	100 INTC		X		9-9-98	X									
SP	1426 Vanguard Fixed INCOME GN	X			9-10-98		X								
SP	1235 Vanguard Fixed income SE	X			6-18-98	X									
SP	860 Vanguard Fixed income SE	X			7-24-98	X									
SP	916 Vanguard Fixed income SH	X			9-10-98	X									
DC	100 COMPAC		X		3-10-98	X									
DC	100 BIOMET		X		4-17-98	X									
DC	100 COHERENT		X		4-17-98	X									
DC	100 COMPAC		X		4-17-98	X									
DC	100 COHERENT		X		7-24-98	X									
DC	100 LEXRONAL		X		7-24-98	X									
DC	100 Photonics		X		7-24-98	X									
DC	100 Adobe		X		8-21-98	X									
DC	400 HRPT Properties		X		12-7-98	X									
DC	150 OLD REPUB INTER		X		12-7-98	X									
DC	100 NORFOLK SOUTHERN		X		12-18-98	X									
DC	100 REHABCARE		X		12-18-98	X									
DC	520 VANGUARD HIGH YIELD CORP		X		12-16-98	X									
DC	200 HC REIT	X			4-17-98	X									
DC	200 HC REIT	X			12-18-98	X									
DC	100 IMPATH	X			12-10-98	X									

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SCHEDULE IV — TRANSACTIONS

Name MARK EMERY UDALL

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
DC	100 NORFOLK SO	X			4-17-98	X									
DC	100 OHIO CASUALTY	X			12-7-98	X									
DC	100 OLD REPUBLIC	X			4-17-98	X									
DC	100 ORACLE	X			12-18-98	X									
DC	100 PHOTOTRONICS	X			4-17-98	X									
DC	100 REHAB CARE	X			4-17-98	X									
DC	100 TELLABS	X			12-7-98	X									
DC	817 VANGUARD FXD INC GN	X			9-10-98	X									
DC	428 VANGUARD FXD INC SE	X			4-20-98	X									
DC	432 VANGUARD FXD INC SE	X			6-18-98	X									
DC	100 PIONEER HB		X		6-10-98	X									
DC	100 LEARONAL		X		7-24-98	X									
DC	100 PIONEER HB		X		7-24-98	X									
DC	100 ADOBE		X		8-21-98	X									
DC	150 GENUINE PARTS		X		12-18-98	X									
DC	100 SCHERING PLOUGH		X		12-18-98	X									
DC	100 ORACLE	X			12-18-98	X									
DC	200 SOUTHERN	X			12-18-98	X									
DC	817 VANGUARD FXD INC GN	X			9-10-98	X									
DC	674 VANGUARD FXD INC SE	X			6-19-98	X									

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SCHEDULE IV — TRANSACTIONS

Name MARK EMERY UDALL

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
SP	IRA SCHERING 100SH		X		4-13-98	X									
SP	IRA 100 COHERENT		X		6-18-98	X									
SP	IRA 100 COHERENT		X		7-24-98	X									
SP	IRA 250 LEARONAL		X		7-24-98	X									
SP	IRA 100 3 COMM		X		8-10-98	X									
SP	IRA 100 COMP ASSOC		X		8-13-98	X									
SP	IRA 802 VANGUARD HI YIELD	X			6-18-98	X									
SP	IRA 100 COMP ASSOC	X			6-18-98	X									
SP	IRA 1283 VNGD FXD GNMA	X			9-10-98	X									
	IRA 100 BOEING		X		8-10-98	X									
	IRA 100 ABBOTT		X		12-18-98	X									
	IRA 100 BMC Software	X			12-18-98	X									
	IRA 502 VANGUARD GNMA	X			9-15-98	X									

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	NONE											

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
NONE		

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
NONE							

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
TRUSTEE	BERGER FOUNDATION
TRUSTEE	COLORADO SCHOOL MEDIATION PROJECT
TRUSTEE	AMERICAN MOUNTAIN FOUNDATION

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	NONE	

GPO: 1999 55–195 (mec)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 14 AM 11:05
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

Tom Udall
(Full Name)

308 East Capitol NE
(Mailing Address)

Washington DC 20003

Daytime Telephone: 202 225 6190

Filer Status	[ ] Member of the U.S. House of Representatives	State: NM District: 03	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS--Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL: Tom Udall

DATE (Month/Day/Year): 05/13/99

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Name Tom Udall	Page 1 of 1

SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of New Mexico Office of the Attorney General	salary	$72,500.00
	Jill Z. Cooper, Attorney	spouse salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name Tom Udall	Page 1 of 2

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year If you use a valuation method other than fair market value, please specify the method used If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
SP, DC, JT *Examples:* SP Mega Corp Stock	$15,001 - $50,000	Dividends	$201 - $1,000	P
SP 123 Main St., Dover, Del.	$250,001 - $500,000	Rent	$1,001 - $2,500	
SP 1st Bank of Paducah, KY accounts	$50,001 - $100,000	Interest	$5,001 - $15,000	
Capital Income Builder	$15,001 - $50,000	Capital Gains and Dividends	$2,501 - $5,000	
Investment Company of America	$15,001 - $50,000	Capital Gains and Dividends	$2,501 - $5,000	
New Perspective Fund	$50,001 - $100,000	Capital Gains and Dividends	$2,501 - $5,000	
Washington Mutual Fund	$50,001 - $100,000	Capital Gains and Dividends	$5,001 - $15,000	
Pacific Select Variable	$50,001 - $100,000	Dividends	$1,001 - $2,500	
Ameritas Variable	$250,001 - $500,000	Capital Gains and Dividends	$50,001 - $100,000	
Ameritas Variable III	$100,001 - $250,000	Capital Gains and Dividends	$5,001 - $15,000	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	CNL Income Fund XVIII	$15,001 - $50,000	Distribution	$1,001 - $2,500	
	Boston Capital	$1,001 - $15,000	Tax Credit	None	
	JMB Partnership VII	$1,001 - $15,000	Distribution	$201 - $1,000	
	Wells Partnership	$1,001 - $15,000	Distribution	$201 - $1,000	
	NM Public Employees Retirement	$15,001 - $50,000	Interest	$201 - $1,000	
	Northwestern Mutual	$15,001 - $50,000	Dividends	$201 - $1,000	
	PFL Life Insurance	$100,001 - $250,000	Capital Gains and Dividends	$5,001 - $15,000	
	Davis Financial	$50,001 - $100,000	Dividends	None	
	Davis Investment Grade	$100,001 - $250,000	Dividends	$5,001 - $15,000	
	Davis Tax Free	$15,001 - $50,000	Dividends	$1,001 - $2,500	
	Merrill Lynch	$250,001 - $500,000	see attached	$5,001 - $15,000	

PRIORITY CLIENT CMA® ACCOUNT

TON E UDALL AND

Cash Flow Summary

Activity Summary	This Statement	Year-to-Date
Opening Balance Cash & Money Funds	37,825.28DR	
Net Credits & Debits	37,913.74DR	114,559.24DR
Closing Balance Cash & Money Funds	75,739.02DR	

Credits	This Statement	Year-to-Date
Sales		
Income	1,093.75	15,704.91
Funds Received	5,000.00	155,703.01
Other		
Total Credits	6,093.75	171,407.92

Debits	This Statement	Year-to-Date
Purchases		
Withdrawals	3,090.00	3,090.00
CMA Checks	6,000.00	189,540.25
Interest Charged	486.13	1,528.59
Other	34,437.36	91,848.32
Total Debits	44,007.49	286,007.16

Current Portfolio

Quantity	Security Description	Date Acquired	Adjust/Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Government Securities									
10,000	U.S. TREASURY NOTE 06.3750 JAN 15 1999	07/25/94	98.98	9,898	100.04	10,004	106	293	637	6.37
	Total Government Securities			9,898		10,004	106	293	637	6.37

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Attachment Page 2 of 8

Merrill Lynch

PRIORITY CLIENT CMA® ACCOUNT

TOM S UDALL AND

Current Portfolio

Quantity	Security Description	Date Acquired	Adjust/Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Municipal Bonds									
20,000	TEXAS WTR RES FIN AUTH REV OID AMBAC FEB89 07.125%FEB15 00 MOODY'S: AAA, S&P: AAA	03/03/89	100.00	20,000	102.27	20,455	455	538	1,425	6.96
10,000	TORRANCE ETC CNTYS N MEX MUN SCH DT8 MORIARTY EBD JUN90 07.300%JUL01 01 MOODY'S: BAA1, S&P: ***	05/04/90	102.00	10,200	101.28	10,128	(71)	365	729	7.20
15,000	WELLFLEET MASS AMBAC EBD OCT91 06.400%OCT15 06 MOODY'S: AAA, S&P: AAA	10/15/91	100.00	15,000	107.93	16,189	1,189	203	959	5.92
25,000	VERO BEACH FL ELEC REV SER A FGIC PRF99 SEP91 06.400%DEC01 06 MOODY'S: AAA, S&P: AAA	10/10/91	100.00	25,000	105.00	26,250	1,250	133	1,599	6.09
25,000	LA PORTE TEX LT AMBAC PRF00 EBD JUL89 06.500%FEB15 07 MOODY'S: AAA, S&P: AAA	10/10/91	101.27	25,318	103.68	25,921	603	614	1,624	6.26
25,000	FORT BEND TEX INDPT SCH DIST SCHLHSE PRF01 JAN91 06.500%FEB15 08 MOODY'S: ***, S&P: AAA	10/10/91	101.38	25,346	106.00	26,501	1,155	614	1,624	6.13

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Merrill Lynch

PRIORITY CLIENT CMA® ACCOUNT

TOM S UDALL AND

Current Portfolio

Quantity	Security Description	Date Acquired	Adjust/Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Municipal Bonds									
25,000	CALIFORNIA ST SEP91 06.250%SEP01 08 MOODY'S: AA3, S&P: A+	10/17/91	99.47	24,868	116.37	29,094	4,226	521	1,562	5.37
25,000 B	ALBUQUERQUE NM EDL FACS RV ALB ACAD OID REF MBIA SEP92 05.750%OCT15 14 MOODY'S: AAA, S&P: AAA ORIGINAL UNIT COST: 90.67	11/16/94	91.28	22,822	106.84	26,711	3,889	303	1,437	5.38
25,000 B	ALBUQUERQUE NM JT WTR & SEW SYS REV OID JAN92 05.500%JUL01 17 MOODY'S: AA3, S&P: AA ORIGINAL UNIT COST: 98.75	08/11/95	98.85	24,714	102.97	25,744	1,030	688	1,374	5.34
10,000 Δ	FARMINGTON NM POLLTN CTL RV SO CAL EDISON A OID APR91 07.200%APR01 21 MOODY'S: A2, S&P: A+ ORIGINAL UNIT COST: 104.28	09/16/91	101.55	10,155	108.07	10,807	652	180	720	6.66
10,000 Δ	FARMINGTON NM POLLTN CTL RV REF SOUTHN CA ED MBIA JUN93 05.875%JUN01 23 MOODY'S: AAA, S&P: AAA ORIGINAL UNIT COST: 101.06	10/03/95	100.70	10,070	107.30	10,730	660	49	587	5.47
	Total Municipal Bonds			213,496		228,534	15,038	4,208	13,647	5.97

Bonds purchased at a premium show amortization Δ
Bonds purchased at a discount show accretion B

*** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.

PLEASE SEE REVERSE SIDE

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Attachment page 4 of 8

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PRIORITY CLIENT CMA® ACCOUNT

TOM S UDALL AND

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	0%	G - Credit Sensitive	100%
B - Capital Goods	0%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	0%	F - Energy	0%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Adjust/Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Curre Yiel %
	Equities										
400	** PROLOGIS TRUST MD SBI	PLD	(G)	03/23/94	11.50	4,600	20.75	8,300	3,700	509	6.1
44	** PROLOGIS TRUST MD SBI			06/21/94	15.12	665	20.75	913	248	56	6.1
112	** PROLOGIS TRUST MD SBI			07/12/94	15.12	1,694	20.75	2,324	630	142	6.1
92	** PROLOGIS TRUST MD SBI			09/28/95	15.37	1,414	20.75	1,909	495	117	6.1
648	Security Sub-Total					8,374		13,446	5,073	824	6.1
100	SOLV-EX CORP NEW COM	SOLVD	(I)	N/A	N/A	N/A	N/A	N/A	N/A		
	Total Equities					8,374		13,446	5,073	824	6.1
	Total of Long Portfolio					231,768*		251,984*	20,217 *	15,109	6.0
	Total of Estimated Accrued Interest							4,501			

* - Excludes N/A items

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Merrill Lynch

PRIORITY CLIENT RETIREMENT ACCOUNT

FBO THOMAS S UDALL

Current Portfolio

Quantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
12,995	RETIREMENT RESERVES CL I		1.00	12,995	1.00	12,995			632	4.87
	Government Securities									
12,000	PRINCIPAL TREASURY RCPT ZERO% NOV 15 2002	11/20/92	49.34	5,921	83.39	10,007	N/A			
	Total Government Securities			5,921		10,007				
	Corporate Bonds									
230	DIGITAL EQUIPMENT CORP DEP SHS REPR1/4 PFD CUM SER A 8.875%	04/06/95	24.29	5,588	25.31	5,821	233		510	8.76
	Total Corporate Bonds			5,588		5,821	233		510	8.77

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Merrill Lynch

PRIORITY CLIENT RETIREMENT ACCOUNT

FBO THOMAS S UDALL

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	0%	G - Credit Sensitive	0%
B - Capital Goods	0%	E - Consumer Growth	100%	H - Utilities	0%
C - Technology	0%	F - Energy	0%	I - Other	0%

Current Portfolio

Quantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
20	** MERCK&CO INC	MRK	(E)	01/22/88	153.26	3,065	147.50	2,950	(115)	43	1.46
40	** MERCK&CO INC			06/03/88	.00	0	147.50	5,900	5,900	86	1.46
120	** MERCK&CO INC			06/02/92	.00	0	147.50	17,700	17,700	259	1.46
180	Security Sub-Total					3,065		26,550	23,485	388	1.46
	Total Equities					3,065		26,550	23,485	388	1.46
	Total of Long Portfolio					27,569		55,374	23,718 *	1,532	3.38

* - Excludes N/A Items

Merrill Lynch

PRIORITY CLIENT SEP ACCOUNT

BO JILL Z COOPER

Current Portfolio

uantity	Security Description	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield %
	Cash and Money Funds									
888	RETIREMENT RESERVES CL 1		1.00	888	1.00	888			43	4.87
	Government Securities									
5,000	U.S. TREASURY NOTE 07.000% APR 15 1999	10/24/94	99.00	4,950	100.65	5,032	82	74	350	6.95
7,000	U.S. TREASURY NOTE 06.375% JAN 15 2000	10/25/94	95.96	6,717	101.68	7,118	401	205	446	6.26
5,000	U.S. TREASURY NOTE 07.500% NOV 15 2001	10/24/94	100.03	5,001	107.53	5,376	375	48	375	6.97
10,000	U.S. TREASURY NOTE 05.750% AUG 15 2003	01/29/97	97.29	9,729	104.42	10,442	713	216	575	5.50
	Total Government Securities			26,399		27,969	1,571	543	1,746	6.24

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Merrill Lynch

PRIORITY CLIENT SEP ACCOUNT

FBO JILL Z COOPER

Equity Weighting by Economic Sector

A - Basic Industries	0%	D - Consumer Cyclicals	0%	G - Credit Sensitive	100%
B - Capital Goods	0%	E - Consumer Growth	0%	H - Utilities	0%
C - Technology	0%	F - Energy	0%	I - Other	0%

Current Portfolio

uantity	Security Description	Symbol	Sector	Date Acquired	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain or (Loss)	Estimated Annual Income	Current Yield %
	Equities										
600	** SECURITY CAP GROUP INC B	SCZ B	(G)	09/18/97	28.00	16,800	13.56	8,137	(8,662)		
	Total Equities					16,800		8,137	(8,662)		
	Mutual Funds and Defined Asset Funds										
utual Funds - Equity											
744	DAVIS NY VENTURE FD A			07/25/96	24.63	18,329	25.01	18,607	283	78	.41
	(.8510 FRACTIONAL SHARE)			N/A	N/A	N/A	25.01	21	N/A		.41
	Total Client Investment			$17,727							
	Investment Return			$879							
	Total Mutual Funds - Equity					18,329		18,628	283	78	.42

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PLEASE SEE REVERSE SIDE

Name Tom Udall	Page 1 of 1

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
	New Perspective Fund	Sold	6/23/98	$15,001 - $50,000

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

LEGISLATIVE RESOURCE CENTER
99 MAY 18 AM 9:35
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U.S. HOUSE OF REPRESENTATIVES

(4)
MC MAY 17 1999
(Office Use Only)

Robert A. Underwood
(Full Name)

U.S. House of Representatives,
(Mailing Address)

2418 Rayburn H.O.B., Washington, DC 20515

Daytime Telephone: (202)225-1188

Filer Status	[X] Member of the U.S. House of Representatives	State: Guam District: At-Large	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Robert A Underwood

DATE (Month/Day/Year) May 17 1999

Name	Page 2 of 4
Robert A. Underwood	

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Government of Guam Retirement Fund	Pension	$ 70,693

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name Robert A. Underwood

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X										X								P
	Examples: Simon & Schuster		Indefinite																	Royalties									X			
	Examples: 1st Bank of Paducah, KY accounts						X									X									X							
	Gov Guam Credit Union			X												X																
	Oppenheimer (403B)					X								N/A							N/A											
SP	Oppenheimer (IRA)			X										N/A							N/A											
SP	Oppenheimer (403B)			X										N/A							N/A											
	Bank of Guam stock			X										X								X										

For additional assets and unearned income, use next page.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Yale Law School	March 2-3 1998	Wash. DC - New Haven - Wash. DC	Y	Y	N	N

This page may be copied if more space is required.

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ROBERT A. UNDERWOOD
GUAM

ARMED SERVICES COMMITTEE
SUBCOMMITTEES
MILITARY READINESS
MILITARY INSTALLATIONS AND FACILITIES
MILITARY MARINE CORPS PANEL
RANKING MEMBER
MILITARY PERSONNEL AND MORALE PANEL

RESOURCES COMMITTEE
SUBCOMMITTEE
ENERGY AND MINERAL RESOURCES
RANKING MEMBER

HAND DELIVERED

Congress of the United States
House of Representatives
Washington, DC 20515–5301

WASHINGTON OFFICE:
2418 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515–5301
PHONE: (202) 225–1188
FAX: (202) 226–0341
e mail: guamdoc@mail.house.gov
website: http://www.house.gov/underwoo

GUAM OFFICE
SUITE #107
120 FATHER DUENAS AVENUE
HAGATNA, GU 96910
PHONE: (671) 477–4272
FAX: (671) 477–2587

CONGRESSIONAL ASIAN PACIFIC CAUCUS
CHAIRMAN

(3)

June 8, 1999

The Clerk
US House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

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U.S. HOUSE OF REPRESENTATIVES

Dear Sir:

Enclosed, I am submitting a substitute for Schedule III and also a new Schedule V form for my Financial Disclosure for 1998.

Should you have further questions, please contact me at my office at 5-1188. Thank you for your assistance.

Sincerely,

Robert A. Underwood
Member of Congress

RAU:mk

Revised

Name Robert A. Underwood | Page 3 of 5

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example: Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	*Examples* Mega Corp. Stock					X								X										X								P
	Simon & Schuster			Indefinite																Royalties									X			
	1st Bank of Paducah, KY accounts						X									X										X						
	Gov. Guam Credit Union			X												X							X									
	Oppenheimer (403B)					X								N/A							N/A											
SP	Oppenheimer (IRA)			X										N/A							N/A											
SP	Oppenheimer (403B)			X										N/A							N/A											
	Bank of Guam stock			X										X							X											

For additional assets and unearned income, use next page.

Robert A Underwood

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				x						
	USA Group	Student Loan	X									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

Robert A. Underwood

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 14 AM 10:54

INSIDE MAIL
(Office Use Only)

Frederick Stephen Upton
(Full Name)

P.O. Box 900; 285 Ridgeway
(Mailing Address)

202/225-3761
Daytime Telephone:

St. Joseph, MI 49085

Filer Status	[X] Member of the U.S. House of Representatives — State: MI District: 6	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Fred Upton

DATE (Month/Day/Year) 5-13-99

4926

Name	UPTON	Page 2 of 2

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Westminster Weekday Preschool	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

4927

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name UPTON

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

				A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:*	SP	Mega Corp. Stock					X								X																		P
			Simon & Schuster		Indefinite																	Royalties				X								
			1st Bank of Paducah, KY accounts						X									X										X						
JT	Whirlpool Stock											X				X														X				
SP	J.L. Gourmand				X																		X											S/E
	US-UK - Family Phonslip					X																	X											
	Petroleum Revenue Service						X															oil royalties				X								
JT	UPTON Trust Accts [compound of:]							X								X		X									X							
	• Stryker Stock						X																											

For additional assets and unearned income, use next page.

4928

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name UPTON

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	(Upton Family Stocks Con't)																															
	• Fidelity Prim Obligs.			X																												
	• Wrigley Stock				X																											
	- Masters Select Retirement					X																										P
	VIAL FAMILY TRUSTS									X				X												X						
	[can not direct in any way until pay from disc. - Compared etc]																															
	• Rite-Aid			X																												
	• Arvin Tech				X																											
	• AT&T				X																											
	• Bell Atlantic				X																											
	• Bell South				X																											
	• Exxon				X																											
	• Lucent				X																											
	• Media One			X																												
	• Quaker Oats			X																												
	• SBC				X																											
	• U.S. West			X																												
	• Wrigley									X																						
	• Amoco				X																											
	• Kimberly-Clark				X																											
	• Pfizer							X																								
	• Cash					X																										
	• Aegon N.V. Ord Am.				X																											

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name UPTON

Page 5 of 9

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	(Viol Family Trusts Cont.)																															
	• American Express				X																											
	• Hewlett-Packard			X																												
	• IBM			X																												
	• J.C. Penney			X																												
	• Providian Financial				X																											
	• '86 Gov. Bond Fund			X																												
	• Taxable Fixed Fund			X																												
JT	Hilliard Lyons Acct (formerly listed as Fcat) composite:									X				X												X						
	• H.L. Gov. Fund				X																											P
	• AT&T				X																											
	• Ameritech					X																										
	• Allstate			X																												
	• Amoco				X																											
	• Bell Atlantic				X																											
	• Bell South				X																											
	• Chase Manhattan			X																												
	• CNB Bankshares					X																										
	• Disney						X																									
	• Donnelly			X																												

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name [illegible]

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	[illegible]				X																											
	[illegible]					X																										
	[illegible]					X																										
	[illegible]			X																												
	[illegible]				X																											
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	[illegible]								X																							
	[illegible]					X																										
	[illegible]				X																											
SP	Petroson Investments			X																												

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Name UPTON | Page 7 of 9

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
	Seligman Tax-exempt		S		5-4-98		X								
	Seligman Tax-exempt		S		[illegible]	X									
SP	[illegible]		S*		7-1-98	X									
DC	Yacktman Fund		S		8-4-98			X							
DC	Masters Select Equity Fund		P		8-24-98			X							
JT	Hilliard Lyons		P		6-1-98		X								
JT	First of Michigan (Fahnestock Binkt)		S		6-1-98		X								

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SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Detroit Chamber of Commerce	May 28-30	No travel expenses	Y (2 nights)	Y	N	N
	The Faith & Politics Inst	March 8	Wash DC → Selma, AL → DC	N	Y	N	Y

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Co-Partner	US-UPS (Upton Family)
General Partner	Petroleum Rev. Service &
Family Representative	Upton JR. Foundation
Director	GOP Mainstreet Partnership

All un-compensated

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	none	

Use additional sheets if more space is required

FRED UPTON
6TH DISTRICT, MICHIGAN

COMMERCE COMMITTEE
SUBCOMMITTEES
• HEALTH AND ENVIRONMENT
• ENERGY AND POWER
• TELECOMMUNICATIONS, TRADE AND CONSUMER PROTECTION

EDUCATION AND THE WORKFORCE COMMITTEE
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House of Representatives

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CHIEF OF STAFF
JOAN HILLEBRANDS

June 3, 1999

1

MC

99 JUN -4 AM 8:53
LEGISLATIVE RESOURCE CENTER

Chairman Smith
Leg. Resource Center
B-106 Cannon
Washington, D.C. 20515

Dear Chairman Smith,

I would like to amend my financial disclosure for 1998. On the travel portion of the disclosure I inadvertently left out the destination of my trip.

On Schedule VII the first line should have listed DC-Mackinac-DC as the location for point of departure, destination and return.

Thank you for your prompt attention to this matter. If you have any questions, please call my office at 5-3761.

Sincerely,

Fred Upton
Member of Congress

FSU:sd

THIS MAILING WAS PREPARED, PUBLISHED, AND MAILED AT TAXPAYER EXPENSE
THIS STATIONERY PRINTED ON PAPER MADE OF RECYCLED FIBERS

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

[illegible] SERVICE CENTER
99 MAY 12 AM 10: 15
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
INSIDE MAIL
(Office Use Only)

(9)

BRUCE F. VENTO
(Full Name)

2413 RHOB WDC 20515
(Mailing Address)

202-225-6631
Daytime Telephone:

Filer Status	[X] Member of the U.S. House of Representatives — State: MN District: 4th	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Bruce F. Vento

DATE (Month/Day/Year) MAY 12, 1999

4936

Name BRUCE F. VENTO | Page 1 of 1

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples.	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	None		

For payments to charity in lieu of honoraria, use Schedule II.

Name BRUCE F. VENTO | Page 1 of 1

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	None			

This page may be copied if more space is required.

Name BRUCE F. VENTO

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

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If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Transaction P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X										X								P
	Simon & Schuster		Indefinite																	Royalties								X				
	1st Bank of Paducah, KY accounts						X									X									X							
	WRIGHT PATMAN CONG. F.C.U. W.D.C.				X											X								X								
	WPCFU IRA #1			X												X							N.A.									
	WPCFU IRA #2			X												X							N.A.									

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name BRUCE F. VENTO

SP. DC. JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction: P. S. E
	KINNARD CO. SEC FIRM - MPLS MN BONDS + MMA			X												X							X									
	NORWEST-WELLS BANK INVEST SEC. TREASURY BONDS ST PAUL/MPLS, MN						X									X										X						E
	MPLS TEACHER RETIREMENT FUND MPLS, MN				X											X								N.A.								
	MN EMPLOYEE DEFERRED ANNUITY ST PAUL, MN						X										X							N.A.								

This page may be copied if more space is required.

SCHEDULE IV — TRANSACTIONS

Name BRUCE F. VENTO

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	NORWEST-WELLS INV. ACCT. U.S. TREASURY BOND/PAPER ST PAUL/MPLS MN.			X	EVERY 90 DAYS				X						

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Name BRUCE VENTO | Page 1 of 1

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	None											

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
None		

Use additional sheets if more space is required.

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Name BRUCE F. VENTO | Page 1 of 1

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
Roycroft Corporation	Aug. 8–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
RELIASTAR FINANCIAL CORP.	APRIL 16 – APRIL 17 (ONE DAY)	ST PAUL - MN → PHOENIX AZ → ST. PAUL MN	Y	Y	N	N

This page may be copied if more space is required.

Name	BRUCE F. VENTO	Page 1 of 1

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
	None

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
SEPT 1996 - PRESENT	BRUCE F VENTO / MPLS SPECIAL SCHOOL DIST #1	LEAVE OF ABSENCE WITHOUT COMPENSATION.

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

LEGIS... CENTER
99 MAY 13 AM 9:37
OFFICE ... U.S. HOUSE OF REPRESENTATIVES
INSIDE MAIL
MC
(Office Use Only)

Honorable Peter J. Visclosky
(Full Name)

Post Office Box 10847
(Mailing Address)

Merrillville IN 46411
Daytime Telephone: 202-225-2461

Filer Status	[X] Member of the U.S. House of Representatives	State: IN District: 01	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** Yes [ ] No [X]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.** Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** Yes [ ] No [X]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** Yes [ ] No [X]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** Yes [X] No [ ]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes [ ] No [X]

EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 5/12/99

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Name	Page 1 of 1

SCHEDULE I EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i e , speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium.
A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$ 500

Name Honorable Peter J Visclosky | Page 1 of 2

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U S Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, *Examples* JT	SP Mega Corp. Stock..... 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
DC	John D. Visclosky Minority Trust	$15,001 - $50,000	Interest	$201 - $1,000	NA
	Legg Mason Wood Walker (IRA) U.S. Gov't Intrmed	$50,001 - $100,000	Dividends	$2,501 - $5,000	NA
DC	Dodge & Cox Stock Fund	$15,001 - $50,000	Capital Gains and Dividends	$1,001 - $2,500	P
DC	Mutual Qualified Fund	$1,001 - $15,000	Capital Gains and Dividends	$1,001 - $2,500	P
DC	Dodge & Cox Stock Fund	$15,001 - $50,000	Capital Gains and Dividends	$1,001 - $2,500	P
DC	Mutual Qualified Fund	$1,001 - $15,000	Capital Gains and Dividends	$1,001 - $2,500	P

Name Honorable Peter J. Visclosky | Page 1 of 1

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
DC	Dodge & Cox Stock Fund	Purchase	Monthly	$1,001 - $15,000
DC	Mutual Qualified Fund	Purchase	Monthly	$1,001 - $15,000
DC	Dodge & Cox Stock Fund	Purchase	Monthly	$1,001 - $15,000
DC	Mutual Qualified Fund	Purchase	Monthly	$1,001 - $15,000

Name Honorable Peter J Visclosky	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000

Name	Page 1 of 1

SCHEDULE VI -- GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.
Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship .
to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.
Note: The gift rule (House Rule 51, re-numbered to clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (waiver received from Committee on Standards)	$270

Name Honorable Peter J. Visclosky	Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
			N	N	N	

Name Honorable Peter J. Visclosky	Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
Trustee	Peter J. Visclosky Foundation, P.O Box 10847, Merrillville, IN 46411.

Name	Page 1 of 1

SCHEDULE IX -- AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A

For use by Members, officers, and employees

RECEIVED
99 MAY 17 PM 4:01
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

Gregory Paul Walden
(Full Name)

1504 West Sherman
(Mailing Address)

Hood River, OR 97031

Daytime Telephone: (202) 225-6730

Filer Status	[X] Member of the U.S. House of Representatives — State: Oregon District: 2nd	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL: Gregory Paul Walden

DATE (Month/Day/Year): 5-17-99

Name Gregory Paul Walden | Page 2 of 6

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Columbia Gorge Broadcasters, Inc. Hood River, OR	Salary	$35,667.00
	Columbia Gorge Broadcasters, Inc. Hood River, OR	Spouse Salary	N/A
	Columbia Bancorp	Director's Fee	$7,900.00

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify; For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
Examples: SP	Mega Corp. Stock					X								X										X								P
	Simon & Schuster			Indefinite																Royalties									X			
	1st Bank of Paducah, KY accounts						X									X										X						
	State of Oregon - Public Employee Retirement			X										State retirement plan							N/A											
	Columbia Gorge Broadcasters Po Box 360 Hood River, OR 97031									X				no income from stock							X											
	Columbia Bancorp Po Box 1030, The Dalles, OR 97058				X									X									X									

For additional assets and unearned income, use next page.

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Gregory Paul Walden

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset	BLOCK C Type of Income	BLOCK D Amount of Income	BLOCK E Transaction
		A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000	DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify)	I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000	P, S, E
	Tower Property - Land 1190 22nd St. Hood River, OR 97031	E	RENT	VII	
	Prime Vest - IRA w/ Columbia Bancorp	D	DIVIDENDS	II: N/A	
	Oregon State Department Administrative Bond	D	INTEREST	III	
	Columbia River Bank DDA/SVGS	D	INTEREST	IV	
	Prime Vest - Bank CD w/ LaSalle National	C	INTEREST	III	
	Investment Co. of America	C	CAPITAL GAINS	III	
	Investment Co. of America - IRA	D	CAPITAL GAINS	II: N/A	
	Growth Fund of America - IRA	D	CAPITAL GAINS	II: N/A	

This page may be copied if more space is required.

Name Gregory Paul Walden | Page 5 of 6

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	Grace Fey, Hood River, OR	Mortgage on 1190 22nd St. Tower Property Hood River, OR			X							

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives; gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

4959

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
President	Columbia Gorge Broadcasters, Inc. (KIHR, KCGB-FM, KACI AM/FM, Walden Consulting)
Director	Associated Oregon Industries
Director	Columbia Bancorp; Columbia River Bank (resigned in early 1999)
Director	Cascade Pacific Council; Boy Scouts of America
Director	Oregon Health Sciences Foundation

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 13 PM 4:30
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(6)
MC HAND DELIVERED
(Office Use Only)

JAMES T. WALSH
(Full Name)

400 BROADVIEW DRIVE
(Mailing Address)

SYRACUSE, NEW YORK 13215

Daytime Telephone (202) 225-3701

Filer Status	[X] Member of the U.S. House of Representatives — State: NEW YORK District: 25TH	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 5/12/99

4961

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

Source	Type	Amount
Examples: Keene State	Approved Teaching Fee	$6,000
State of Maryland	Legislative Pension	$9,000
Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
Ontario County Board of Education	Spouse Salary	NA
ONONDAGA COMMUNITY COLLEGE	SPOUSE SALARY	N/A

For payments to charity in lieu of honoraria, use Schedule II.

4962

Name JAMES T. WALSH

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A		Block B: None (A)	$1 – $1,000 (B)	$1,001 – $15,000 (C)	$15,001 – $50,000	$50,001 – $100,000 (E)	$100,001 – $250,000 (F)	$250,001 – $500,000 (G)	$500,001 – $1,000,000 (H)	$1,000,001 – $5,000,000 (I)	$5,000,001 – $25,000,000 (J)	$25,000,001 – $50,000,000 (K)	Over $50,000,000 (L)	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Block D: None (I)	$1 – $200 (II)	$201 – $1,000 (III)	$1,001 – $2,500 (IV)	$2,501 – $5,000 (V)	$5,001 – $15,000 (VI)	$15,001 – $50,000 (VII)	$50,001 – $100,000 (VIII)	$100,001 – $1,000,000 (IX)	$1,000,001 – $5,000,000 (X)	Over $5,000,000 (XI)	Block E: P, S, E
SP, DC, JT	Examples:	SP	Mega Corp. Stock					X							X										X								P
			Simon & Schuster		Indefinite																Royalties									X			
			1st Bank of Paducah, KY accounts					X									X									X							
	PRUDENTIAL SECURITIES																																
	IRA ROLLOVER																																
	ACCOUNTS HOLDING																																
	THE FOLLOWING ASSETS:																																
	LUCENT TECHNOLOGIES, INC.				X										X								X										
	MERK & CO.				X										X								X										

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name JAMES T. WALSH

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income						BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000	P, S, E
	MICROSOFT CORP.																														
	WASHINGTON			X										X																	P
	NATIONAL EQUITY TRUST																														
	LOW FIVE			X										X								X									E, S
	SUN MICROSYSTEMS, INC.			X																											P
	PRUDENTIAL EQUITY																														
	INCOME FUND				X									X										X							P
	PRUDENTIAL BALANCED FUND, INC				X									X										X							P
	VAN KAMPER AMERICAN																														
	CAPITAL GOV'T.				X									X									X								P

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Name JAMES T. WALSH

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	PRUDENTIAL BALANCED FUND	X			QUARTERLY*	X									
	PRUDENTIAL EQUITY INCOME FUND	X			QUARTERLY*	X									
	NATIONAL EQUITY TRUST LOW FIVE			X	6/10/98	X									
	NATIONAL EQUITY TRUST LOW FIVE		X		7/20/98	X									
	MICROSOFT CORP WASHINGTON	X			1/23/98	X									
	SUN MICROSYSTEMS, INC.	X			1/23/98	X									
*	SHARES ACQUIRED UNDER DIVIDEND REINVESTMENT PLAN														

This page may be copied if more space is required.

Name	JAMES T. WALSH	Page 6 of 6

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
DIRECTOR	ERIE CANAL MUSEUM
DIRECTOR	KIDNEY FOUNDATION - CNY CHAPTER
TRUSTEE	VERA HOUSE
DIRECTOR	EVERSON MUSEUM

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
N/A	NEW YORK STATE LOCAL RETIREMENT SYSTEM	PENSION PLAN INTEREST AVAILABLE AT RETIREMENT AGE
N/A	BELL ATLANTIC (FORMERLY NYNEX)	PENSION PLAN INTEREST AVAILABLE AT RETIREMENT AGE

GPO: 1999 55-195 (mec)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

LEGIS ... 99 ... 19 PM 4:48 U.S. HOUSE

MC MAY 12 1999 (Office Use Only)

ZACHARY P. WAMP (Full Name)

2044 MARINA COVE DRIVE (Mailing Address)

HIXSON, TN 37343

Daytime Telephone 423/756-0052

Filer Status	[X] Member of the U.S. House of Representatives — State: TN District: 3	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Zach Wamp

DATE (Month/Day/Year) 5/11/99

Name ZACHARY P. WAMP | Page 2 of 2

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X									X									P
	Simon & Schuster			Indefinite																Royalties								X			
	1st Bank of Paducah, KY accounts						X									X									X						
JT	TENNESSEE VALLEY CREDIT UNION			X												X							X								

'onal assets and unearned income, use next page.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 14 PM 5:10
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
MC HAND DELIVERED
(Office Use Only)

(9)

MAXINE WATERS
(Full Name)

555 SOUTH FLOWER STREET, SUITE 4510
(Mailing Address)

LOS ANGELES, CA 90071

Daytime Telephone (213) 489-4792

Filer Status	[X] Member of the U.S. House of Representatives	State: District:	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

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III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
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SIGNATURE OF REPORTING INDIVIDUAL: Maxine Waters

DATE (Month/Day/Year): 5/14/99

4969

Name MAXINE WATERS

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	United States Department of State	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name MAXINE WATERS

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X										X								P
	Simon & Schuster		Indefinite																	Royalties								X			
	1st Bank of Paducah, KY accounts						X									X									X						
SP	FOUNDERS NATIONAL BANK OF LOS ANGELES			X												X							X								
	CONGRESSIONAL FED.CRED.UN.			X												X						X									
SP	KEMPER CA TAX FREE FUND (HELD BY MERRILL LYNCH)				X									X										X							
SP	AMERICAN GOLF JT. VENTURE					X								X						Partnership Income						X					
SP	ESSENCE COMMUNICATIONS					X								X										X							
SP	TRACT UNIT 3557,LOT 96,CA				X																X										

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name MAXINE WATERS

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP	417 PEARL ST.,COMPTON,CA					X									X											X						
SP	2201 KIRK ST.,HOUSTON,TX			X																	X											
SP	1520-22 MEADOWBROOK;L.A.,CA							X							X												X					
	3475 MT.VERNON; L.A.,CA							X							X						X											
SP	701 W.BARSTOW,PALM SPRINGS,CA			X																	X											
	FAMILY SAVINGS			X												X						X										
	MERRILL LYNCH MONEY MKT. (IRA) X													X							X											
	KEYSTONE SMALL C.FUND (IRA)			X										X		X					X											
	MERRILL LYNCH CAP.FUND (IRA)			X										X		X							X									
	GLOBAL ALLOCATION FUND (IRA)			X										X		X							X									
SP	MER.LYNCH MONEY MKT. (IRA)		X											X								X										
SP	US TREASURY TIGR SER.1 (IRA)			X												X					X											
SP	MER.LYNCH CAP FUND (IRA)						X							X		X										X						
SP	GLOBAL ALLOCATION FUND (IRA)					X								X		X										X						
SP	SMALL CAP WORLD FUND (IRA)			X										X		X							X									
SP	MER.LYNCH MONEY MKT.				X									X									X									
SP	MER.LYNCH CAP FUND			X										X		X							X									
SP	GLOBAL ALLOC.FUND			X										X		X							X									

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
SP	FOUNDERS NATIONAL BANK	Mortgage on 1520-22 Meadowbrook, Los Angeles, CA				X						
	FAMILY SAVINGS BANK	Mortgage on 3475 Mt.Vernon, Los Angeles, CA	X									
SP	METMOR FINANCIAL CORP.	Mortage on 417 Pearl St., Compton, CA			X							
SP	FOUNDERS NATIONAL BANK	CREDIT LINE		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
Examples: Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
Cleveland Clinic Foundation	Jan.15-16	Los Angeles-Cleveland	Y	Y	Y	N
United Auto Workers	Jan.16-18	Cleveland-St.Louis-Los Angeles	Y	Y	Y	N
Ford Lincoln Mercury Minority Dealers Assn.	Feb.27-28	Washington,D.C.-Las Vegas - LA	Y	Y	N	N
NAACP Detroit Branch	Apr.18-20	Los Angeles-Detroit-Washington,D.C.	Y	Y	N	N
Essence Communications	May 1	Washington,D.C.-New York-Boston	N	N	N	N
Massachusetts Leg.Black Caucus	May 1-2	Boston-Detroit	Y	Y	N	N
Natl.Assn.of Urban Bankers	June 5-8	Washington,D.C.-Miami-Washington,D.C.	Y	N	N	2 days
Southwestern Bell	June 26-27	Washington,D.C.-Houston	Y	N	Y	N
Congressional Black Caucus Found.	Jan.30-Feb.1	Washington, DC - Williamsburg, VA. - DC	Y	Y	Y	N
National Assn.of Minority Contractors	June 27	Anaheim	Y	N	N	N
Essence Communications	July 2-4	Los Angeles-New Orleans-Nassau	Y	N	Y	N
National Medical Assn.	Aug.1-2	Washington,D.C.-New Orleans-Washington,D.C.	Y	N	N	N
Black Alcohol Drug Ser.Info.Center	Aug.8-10	Washington,D.C.-St.Louis-Nassau	Y	Y	N	N
Medgar Evers College	Oct.21	Washington,D.C.-New York-New Haven	Y	N	Y	N

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SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	West Coast Black Publishers	Oct.23-24	New York-Las Vegas-Los Angeles	Y	N	Y	N
	US Conference on AIDS	Oct.30	Washington,D.C.-Dallas-Los Angeles	N	N	Y	N

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Director	Essence Communications
President	Black Women's Forum
Director	Gourmet Services
Director	Transafrica Foundation
Director	National Commission for Economic Conversion & Disarmament
Director	Minority AIDS Project

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I

Position	Name of Organization
Director	Clara Elizabeth Jackson Carter Foundation, Spellman College

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment, a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government, or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

GPO: 1999 55-195 (mac)

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
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U.S. HOUSE OF REPRESENTATIVES
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Wesley Wade Watkins
(Full Name)

711 Peaceable Acres Rd
(Mailing Address)

Stillwater OK 74075
Daytime Telephone: 202-225-4565

Filer Status	[X] Member of the U.S. House of Representatives	State: OK District 03	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	No [ ]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS--Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL: Wes Watkins

DATE (Month/Day/Year): May 27, 1999

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Name	Page 1 of 1

SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i e , speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium
A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct An envelope for transmitting the list is included in each Member's filing package

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash , D.C	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$ 500

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block.	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT *Examples:* SP. Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
JT Personal Loan to World Export Services, Inc.Stillwater, OK	$100,001 - $250,000	Interest	$5,001 - $15,000	NA
JT Vanguard Variable Annuity, Kansas City, MO	$100,001 - $250,000	Dividends	$5,001 - $15,000	NA
JT Franklin Valuemark Variable Annuity, LaJolla, CA	$100,001 - $250,000	NA-Pension Plan	NA	NA
JT Lincoln Fixed Annuity, Ft. Wayne , IN	$100,001 - $250,000	Interest	$5,001 - $15,000	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	Investco Mutual Fund Group, Denver, CO	$100.001 - $250.000	Balance Fund, Total Return Fund, Industrial Income, Finanicial Fund, Health Fund, Technology Fund, Worldwide Communication Fund, Cash Reserve Fund	NA	NA
SP	American Century Funds, Kansas City, MO	$50.001 - $100.000	Growth Funds, Select Funds, Ultra Funds, International Funds, Income & Growth Funds, Value Funds	NA	NA
JT	Stock, Heartland Communication, Richardson, TX	$15.001 - $50.000	Reduced Value	NA	NA
JT	Personal Savings; Edward Jones, Stillwater, OK	$15.001 - $50.000	Interest	$1.001 - $2.500	NA
SP	TIAA/CREF, New York, NY	$15.001 - $50.000	Educ. Retirement Invest. Acct.	$201 - $1.000	NA
SP	CREF, New York, NY	$15.001 - $50.000	Educ. Retirement Invest.	$201 - $1.000	NA
JT	World Export Services, Inc., Stillwater, OK	$100.001 - $250.000	Repayment of Loan	$15.001 - $50.000	NA
JT	JANUS Mutual Fund Group, Denver Co	$100.001 - $250.000	Balance Funds, Janus Funds, World Wide	NA	NA
JT	Westerb Reverve Life Annuity, Clearwater Florida	$15.001 - $50.000	Annuity	$15.001 - $50.000	S

Name Wesley Wade Watkins | Page 1 of 1

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
JT	Western Reserve Life Annuity, Clearwater, Florida	Sold	12/98	$15,001 - $50,000

Name Wesley Wade Watkins	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.

Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
JT	Bank of Cushing, Cushing, OK	Home Construction Loan	$100,001 - $250,000

Name	Page 1 of 1

SCHEDULE VI -- GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered to clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (waiver received from Committee on Standards)	$270

Name Wesley Wade Watkins | Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor

Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U S C 7342), travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash. D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
			N	N	N	

Name	Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature, and positions listed on Schedule I.

Position	Organization

Name Wesley Wade Watkins

SCHEDULE IX -- AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment, a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government, or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
1995	World Export Services, Inc., Stillwater, OK	Personal loan to purchase real estate and vehicle with monthly repayment schedule
1993	World Export Services, Inc., Stillwater, OK	Company approved Defined Benefit Pension Plan for retirement investment

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
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OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
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(Office Use Only)

MELVIN L. WATT
(Full Name)

515 N. POPLAR STREET
(Mailing Address)

CHARLOTTE NC 28202
Daytime Telephone: 202-225-1510

Filer Status	[X] Member of the U.S. House of Representatives	State: NC District: 12	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? (See Instructions, pages 10-11.)	Yes [ ]	No [X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? (See Instructions, page 11.)	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil and criminal sanctions (See 5 U.S.C. app. 6, 104).

SIGNATURE OF REPORTING INDIVIDUAL: Melvin L. Watt

DATE (Month/Day/Year): 6-7-1999

4989

Name MELVIN L. WATT	Page 1 of 10

SCHEDULE I -- EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. For further information, see Instructions, pages 12-13

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	U. S. DEPARTMENT OF EDUCATION	SPOUSE'S SALARY	N/A

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed*, list the underlying assets worth more than $1,000. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account. **Exclude:** Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see Instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block.	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT	*Examples:* SP Mega Corp. Stock SP 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
	GENERAL MOTORS CORP	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	BANK OF AMERICA (NATIONSBANK CORP)	$100,001 - $250,000	Dividends	$2,501 - $5,000	NA
	CIRCUIT CITY	$15,001 - $50,000	Dividends	None - $200	NA
	KEMPER MUNICIPAL INCOME TRUST	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	ARIEL APPRECIATION FUND - IRA	$1,001 - $15,000	Dividends	$201 - $1,000	NA
SP	ARIEL APPRECIATION FUND - IRA	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	MENTOR GROWTH TRUST - IRA	$1,001 - $15,000	Dividends	$201 - $1,000	NA
SP	MENTOR GROWTH TRUST	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	CENDENT CORP	$1,001 - $15,000	Dividends	None - $200	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	TRANSAMERICA LIFE - IRA	$1,001 - $15,000	Interest	$201 - $1,000	NA
	EAST TOWNE MANOR, INC.	$1,001 - $15,000		None - $200	NA
SP	STATE EMPLOYEES RETIREMENT SYSTEM	$50,001 - $100,000	Interest	None - $200	NA
SP	SCHOOLWORKERS FEDERAL CREDIT UNION	None - $1,000	Interest	None - $200	NA
SP	PRUDENTIAL COMMAND MONEY FUND	None - $1,000	Dividends	None - $200	NA
SP	DHEW FEDERAL CREDIT UNION	$15,001 - $50,000	Interest	$201 - $1,000	NA
SP	HALLWOOD REALTY PARTNERS	None - $1,000	Dividends	None - $200	NA
	HALLWOOD REALTY PARTNERS	None - $1,000	Dividends	None - $200	NA
	WHEAT FIRST SECURITIES	None - $1,000	Dividends	None - $200	NA
	LOT - LAKE HARTWELL, SC	$1,001 - $15,000		None - $200	NA
	COLLEGE LIFE	None - $1,000	Interest	None - $200	NA
	SKYLAND BROADCASTING	None - $1,000		None - $200	NA
	WESTSIDE PROFESSIONAL ASSOCIATES, LTD	None - $1,000	Dividends	$201 - $1,000	NA
	MIDSOUTH CAPITAL GROUP	None - $1,000		None - $200	NA
	EAST TOWNE MANOR, INC., REST HOME (SUB-S CORP.) CHARLOTTE, NC	$500,001 - $1,000,000	REINVESTED PROFITS	$15,001 - $50,000	NA
	KEY WEST COMMUNICATIONS CORP.	None - $1,000		None - $200	NA
	SCHOOLWORKERS FEDERAL CREDIT UNION	None - $1,000	Interest	None - $200	NA
	NC MEDICAL CARE REVENUE BONDS	$15,001 - $50,000	Interest	$201 - $1,000	NA
	NC EASTERN MUNICIPAL POWER BONDS	$1,001 - $15,000	Interest	$201 - $1,000	NA
	FORSYTHE COUNTY GENERAL OBLIGATION BONDS	$1,001 - $15,000	Interest	$201 - $1,000	NA
	AIM EQUITY FUND	$15,001 - $50,000	Dividends	$1,001 - $2,500	NA
	PACIFIC GROWTH FUND-PRUDENTIAL SECURITIES	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	EATON VANCE MUNICIPAL TRUST	$15,001 - $50,000	Dividends	$1,001 - $2,500	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	PRUDENTIAL COMMAND MONEY FUND	$1,001 - $15,000	Dividends	$1,001 - $2,500	NA
	MECHANICS AND FARMERS BANK	$15,001 - $50,000	Dividends	$1,001 - $2,500	NA
	PRUDENTIAL GOVERNMENT SECURITIES TRUST	$1,001 - $15,000	Dividends	$201 - $1,000	NA
SP	ZWEIG STRATEGY FUND	$1,001 - $15,000	Dividends	None - $200	NA
	MOTOROLA, INC	$1,001 - $15,000	Dividends	None - $200	P
	MEDIAONE GROUP, INC	$1,001 - $15,000	Dividends	None - $200	P
	PARAMETRIC TECHNOLOGY CORP	None - $1,000	Dividends	None - $200	P
	U S WEST, INC	None - $1,000	Dividends	None - $200	P
	ZENITH ELECTRONICS CORP	None - $1,000	Dividends	None - $200	P
	WACHOVIA BANK	None - $1,000	Interest	None - $200	NA
	SEA CONTAINERS, LTD	$1,001 - $15,000	Dividends	None - $200	NA
	WESTSIDE 2000 LTD	$500,001 - $1,000,000	Capital Gains	None - $200	NA
	ASTRONICS CORP	$1,001 - $15,000	Dividends	None - $200	NA
	RATHEON	None - $1,000	Dividends	None - $200	NA
	CONGRESSIONAL FEDERAL CREDIT UNION	$1,001 - $15,000	Interest	None - $200	NA
JT	LOT-515-517 N. POPLAR ST, CHARLOTTE, NC 1/2 INTEREST	$15,001 - $50,000		None - $200	NA
	STATE EMPLOYEES RETIREMENT SYSTEM	$15,001 - $50,000	Interest	$201 - $1,000	NA
	NATIONAL EQUITY TRUST	$1,001 - $15,000	Dividends	None - $200	NA
	COMPUTERVISION, INC		Capital Gains	$1,001 - $2,500	S
	U S WEST MEDIA		Capital Gains	None - $200	S
	PRUDENTIAL SECURITIES-IRA:				
	DAIMLER CHRYSLER AG	None - $1,000	Dividends	None - $200	E
	GE CAPITAL - NOTES			None - $200	S
	RESOLUTION FUNDING CORP			None - $200	S
	PRUDENTIAL COMMAND MONEY FUND	$15,001 - $50,000	Dividends	$201 - $1,000	NA

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	MOTOROLA, INC	$1,001 - $15,000	Dividends	None - $200	NA
	OFFICE DEPOT, INC	$1,001 - $15,000	Dividends	None - $200	NA
	SENSORMATIC ELECTRONIC CORP	$1,001 - $15,000	Dividends	None - $200	NA
	SUMMIT PROPERTIES, INC	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	AIM EQUITY FUNDS	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	PARK PLAZA OFFICE CONDO ASSOCIATES, LLC	$15,001 - $50,000	Capital Gains	None - $200	NA
	BREED TECHNOLOGIES, INC	None - $1,000	Dividends	None - $200	NA
	FIRST FINANCIAL FUND	$1,001 - $15,000	Dividends	$1,001 - $2,500	NA
	UTS NET LOW	$15,001 - $50,000	Dividends	$201 - $1,000	NA
	UTS NET LOW	$15,001 - $50,000	Dividends	$201 - $1,000	NA
	GLENAYRE TECHNOLOGIES, INC	None - $1,000	Dividends	None - $200	NA
	COMMERCIAL FEDERAL CORP	$1,001 - $15,000	Dividends	None - $200	NA
	EASTMAN KODAK			None - $200	S
	NEWS CORP			None - $200	S
	HFS, INC (CENDENT)	$1,001 - $15,000	Dividends	None - $200	NA
	3COM CORP	$1,001 - $15,000	Dividends	None - $200	NA
	BRITISH STEEL PLC	$1,001 - $15,000	Dividends	$201 - $1,000	P
	CENDENT CORP FELINE PRIDE	$1,001 - $15,000	Dividends	$201 - $1,000	P
	COMPAQ COMPUTER CORP	$1,001 - $15,000	Dividends	None - $200	P
	INTEL CORP	$1,001 - $15,000	Dividends	None - $200	P
	ELI LILLY & CO	None - $1,000	Dividends	None - $200	P
	MCI WORLDCOM	$1,001 - $15,000	Dividends	None - $200	P
	MODIS PROFESSIONL SERVICES, INC	$1,001 - $15,000	Dividends	None - $200	P
	NIKE, INC	$1,001 - $15,000	Dividends	None - $200	P
				None - $200	

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. For further information, see instructions, pages 20-21

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/94	$15,001 - $50,000
	RESOLUTION FUNDING CORP	Sold	01/29/98	$15,001 - $50,000
	EASTMAN KODAK	Sold	08/17/98	$1,001 - $15,000
	NEWS CORP	Sold	01/10/98	$1,001 - $15,000
	HFS, INC (CENDENT)	Sold	07/20/98	$1,001 - $15,000
	BRITISH STEEL, PLC	Purchase	04/08/98	$1,001 - $15,000
	COMPUTERVISION, INC	Sold	11/14/99	$1,001 - $15,000
	U S WEST MEDIA	Sold	06/18/98	$1,001 - $15,000
	MOTOROLA, INC	Purchase	06/01/98	$1,001 - $15,000
	MEDIAONE GROUP, INC	Purchase	04/11/98	$1,001 - $15,000
	PARAMETRIC TECHNOLOGY CORP	Purchase	03/18/98	$1,001 - $15,000
	U S WEST, INC	Purchase	04/11/98	$1,001 - $15,000
	ZENITH ELECTRONICS CORP	Purchase	04/08/98	$1,001 - $15,000
	CENDENT CORP FELINE PRIDE	Purchase	06/19/98	$1,001 - $15,000
	COMPAQ COMPUTER CORP	Purchase	03/18/98	$1,001 - $15,000
	INTEL CORP	Purchase	03/18/98	$1,001 - $15,000
	ELI LILLY & CO	Purchase	03/18/98	$1,001 - $15,000
	MCI WORLDCOM, INC	Purchase	03/17/98	$1,001 - $15,000
	MODIS PROFESSIONAL SERVICES, INC	Purchase	08/17/98	$1,001 - $15,000
	NIKE, INC	Purchase	03/18/98	$1,001 - $15,000
	GE CAPITAL CORP. - NOTES	Sold	03/23/98	$1,001 - $15,000
	CHRYSLER CORP	Exchange	03/23/98	
	DAIMLER CHRYSLER AG	Exchange	03/23/98	

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. For further information, see instructions, pages 20-21.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/94	$15,001 - $50,000
	DEPENDENT CHILD EMANCIPATED:			$100,001 - $250,000
DC	BARCLAYS PLC			$1,001 - $15,000
DC	CIRCUIT CITY STORES, INC.			$1,001 - $15,000
DC	NATIONSBANK			$1,001 - $15,000
DC	MECHANICS AND FARMERS BANK			$1,001 - $15,000
				$1,001 - $15,000
	WACHOVIA BANK (CLOSED)			$1,001 - $15,000
	HFS, INC. (CENDENT)	Purchase	07/14/98	$1,001 - $15,000

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000. For further information, see Instructions, pages 21-22.

SP,DC,J	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
	REILLY MORTGAGE GROUP	MORTGAGE-EAST TOWNE MANOR, INC., CHARLOTTE, NC	$500,001 - $1,000,000
	WACHOVIA BANK	MORTGAGE-WESTSIDE 2000, LLC, CHARLOTTE, NC	$500,001 - $1,000,000

SCHEDULE VII -- FACT-FINDING, SUBSTANTIAL PARTICIPATION, AND OTHER TRAVEL

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by campaign funds; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you. For further information, see instructions, pages 24-25.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
THE ASPEN INSTITUTE	FEB. 13-16	WASH., DC-CHARLESTON, SC-WASH., DC	Y	Y	Y	
CONGRESSIONAL BLACK CAUCUS FOUNDATION, INC	JAN. 30-FEB. 1	WASH, DC-WILLIAMSBURG, VA.-WASH., DC	Y	Y	Y	

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. For further information, see Instructions, pages 25-26.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
PARTNER	MIDSOUTH CAPITAL GROUP, CHARLOTTE, NC
DIRECTOR	EAST TOWNE MANOR, INC., CHARLOTTE, NC
LIMITED PARTNER	WESTSIDE PROFESSIONAL ASSOCIATES, LTD., CHARLOTTE, NC
DIRECTOR	WESTSIDE 2000 LLC, CHARLOTTE, NC

COMPUTATION OF VALUE FOR DISCLOSURE STATEMENT

MELVIN L. WATT

December 31, 1998

EAST TOWNE MANOR, INC.

OWNERSHIP INTEREST		33.33%
COMPUTATION OF FAIR VALUE OF BUSINESS:		
ESTIMATED ANNUAL NET CASH FLOW	$ 215,000	
CAPITALIZATION RATE	12%	
COMPUTED VALUE OF BUSINESS (GOING CONCERN BASIS)	$ 1,794,700	$ 597,250
MORTGAGES PAYABLE	$ 2,612,746	$ 870,878

WESTSIDE 2000, LLC.

OWNERSHIP INTEREST		20%
COMPUTATION OF FAIR VALUE OF BUSINESS:		
LAND AND BUILDINGS AT COST	$ 3,659,060	$ 713,812
MORTGAGES PAYABLE	$ 3,540,213	$ 708,043

Lancaster Martin & Co., PC
Certified Public Accountants

Solestine M. Lancaster, CPA
Bobby T. Martin, CPA

May 14, 1999

Honorable Lamar Smith, Chairman
Committee on Standards of Official Conduct
U. S. House of Representatives
Suite H-2, The Capitol
Washington, DC 20215-6328

Re: Honorable Melvin L. Watt

Dear Chairman Smith:

I have been engaged to prepare the 1998 Annual Disclosure Report for Representative Watt. I have not received information from third parties needed to prepare a complete and accurate report. A thirty (30) day extension of time is being requested to file the Report.

If you require any additional information in this matter, please do not hesitate to contact me.

Sincerely,

P.O.Box 31791 • Charlotte, NC 28231 • (704) 343-2705 • Fax (704) 342-3777
Email: llc@charlotte.infi.net
Member - American Institute of CPAs
Member - North Carolina Association of CPAs

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE INFORMATION CENTER
99 MAY 17 AM 9:51
INSIDE MAIL

MC
(Office Use Only)

Henry Arnold Waxman
(Full Name)

2204 Rayburn Building
(Mailing Address)

Washington DC 20515

Daytime Telephone 202-225-3976

Filer Status	[X] Member of the U.S. House of Representatives	State: CA District: 29	[ ] Officer or Employee — Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination — Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** — Yes [ ] No [X]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.** — Yes [X] No [ ]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** — Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** — Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** — Yes [ ] No [X]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** — Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** — Yes [X] No [ ]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** — Yes [ ] No [X]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** — Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS–Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? — Yes [ ] No [X]

EXEMPTION- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? — Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C.1001).

SIGNATURE OF REPORTING INDIVIDUAL: Henry A Waxman

DATE (Month/Day/Year): May 14, 1999

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Name	Page 1 of 1
Waxman	

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

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Name Henry Arnold Waxman	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honoranum
A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$ 500
	American Association of Health Plans	speech	February 24, 1998	$2,000.00
	American College of Obstetricians & Gynecologists, Wash D.C.	speech	March 24, 1998	$1,000 00
	American College of Pathologists, Convention Center, Los Angeles	speech	April 5, 1998	$2,000 00
	IMPACT group - UCSF	speech	April 27, 1998	$2,000.00
	The National Association of Pharmaceutical Manufacturer	speech	June 23, 1998	$2,000 00
	National Association of Letter Carriers, Las Vegas, Nevada	speech	July 27, 1998	$2,000.00
	Association of Freestanding Radiation Oncology	speech	September 15, 1998	$2,000.00
	National Association of Medical Equipment	speech	September 18, 1998	$2,000 00
	American College of Cardiology	speech	October 23, 1998	$2,000 00

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
	Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block.	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP DC JT	*Examples:* SP Mega Corp. Stock SP 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
	Fidelity Low Priced Fund (IRA)	$50.001 - $100.000	dividends, interest & capital gains	$2.501 - $5.000	
JT	Seminole County FL	$15.001 - $50.000	Interest	$1.001 - $2.500	
JT	2 US Treasury Bonds	$15.001 - $50.000	Interest	$2.501 - $5.000	
JT	Calvert Tax Free (MoneyMarket)	$1.001 - $15.000	Interest	$201 - $1.000	
JT	Fidelity Contrafund	$15.001 - $50.000	dividends, interest, & capital	$201 - $1.000	P
JT	Fidelity Magellan	$1.001 - $15.000	dividends, interest, & capital gains	$201 - $1.000	

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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	Fidelity Fund	$15.001 - $50.000	dividends, interest, & capital gains	$1.001 - $2.500	
JT	T Rowe Price Value Fund	$1.001 - $15.000	dividends, interest, & capital gains	$1.001 - $2.500	P
JT	TRowePrice International Fund Stock	$15.001 - $50.000	dividends, interest, & capital gains	$2.501 - $5.000	P
JT	TRowe Price Equity Fund (income)	$1.001 - $15.000	dividends, interest, & capital gains	$1.001 - $2.500	P
SP	Fidelity Magellan (IRA)	$1.001 - $15.000	dividends, interest, & capitol gains	$1.001 - $2.500	
SP	All American Term Trust Inc.	$1.001 - $15.000	Interest	$1.001 - $2.500	
SP	MFS Intermediate Income Trust	$1.001 - $15.000	Interest	$201 - $1.000	
SP	RMA Money Market Portfolio	$1.001 - $15.000	Interest	$201 - $1.000	
SP	FNR 113-PJ-Mortgage	$1.001 - $15.000	Interest	$201 - $1.000	
SP	2 US Treasury Bonds	$15.001 - $50.000	Interest	$2.501 - $5.000	
SP	CA Helath FFA Ref	$15.001 - $50.000	Interest	$201 - $1.000	
SP	Deserts Sands Cal USD (Municipal Bond)	$15.001 - $50.000	Interest	$1 - $200	P
SP	Los Angeles CA SRA (Municipal Bond)	$15.001 - $50.000	Interest	$201 - $1.000	P
SP	Moulton Niguel CA Water (Municipal Bond)	$15.001 - $50.000	Interest	$201 - $1.000	P
JT	Templeton foreign Fund	$15.001 - $50.000	dividends, interest &excepted trust	$2.501 - $5.000	

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

SP	Vallejo Ca Unified School Dist. Municipal Bond	$15.001 - $50.000	Interest	$201 - $1.000	P
SP	CA State Insurance Board Municipal Bond	$15.001 - $50.000	Interest	$201 - $1.000	P
SP	Concord CA Redevelopment Agency Municiipal Bond	$15.001 - $50.000	Interest	$201 - $1.000	P
JT	TRowe Price European Fund	$1.001 - $15.000	Capital Gains and Dividends	$201 - $1 000	P
JT	Janus World Fund -IRA	$15.001 - $50.000	Capital Gains and Dividends	$1.001 - $2.500	P
JT	Fidelity Spartan High Income	$1 - $1.000	Interest	$201 - $1.000	P
JT	VanGuard CaliformaInsured Tax Freee	$1.001 - $15.000	Interest	$1 001 - $2 500	P
SP	VanGuard High Yield IRA	$1.001 - $15.000	nothing	None	P
	Gleitsman Foundation	None	AWARD	$5.001 - $15.000	NA

Name Henry Arnold Waxman	Page 1 of 1

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, (purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
JT	PBHG Growth Fudn	Sold	3/20/98	$1.001 - $15.000
JT	Vanguard Calif. Insured TaxFree	Purchase	11/16/98	$1.001 - $15.000
JT	Fidelity Magellan	Purchase	7/16/98	$1.001 - $15.000
JT	T.Rowe Price European Fund	Purchase	5/6/98	$1.001 - $15.000
SP	Fidelity Spartan High Yield	Purchase	3/30/98	$15.001 - $50.000
JT	T.Rowe Price-Value	Purchase	3/20/98	$1 001 - $15 000
	Fidelity Fund	Purchase	3/20/98	$1.001 - $15.000
JT	T.Rowe Price Equity -Income	Purchase	1/12/98	$1.001 - $15.000
JT	Janus Wold Fund -IRA	Purchase	8/10/98	$15.001 - $50.000
JT	Sogen International Fund-IRA	Sold	7/31/98	$15.001 - $50.000
SP	TVA Bond	Sold	1/12/98	$15.001 - $50.000
SP	US Treasury Bond	Sold	10/21/98	$1.001 - $15.000
SP	Vanguard High Yield IRA	Purchase	4/1/98	$1.001 - $15.000

Name Henry Arnold Waxman	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.

Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000

Name	Page 1 of 1

SCHEDULE VI – GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold

Note: The gift rule (House Rule 51, re-numbered to clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (waiver received from Committee on Standards)	$270

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Name Henry Arnold Waxman | Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Maga Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
Aspen Institute	2/13-16/1998	2r/t tickets Wash-Charleston, SC-Wash	Y	Y	Y	none
Aspen Institute	4/13-17/1998	2r/t tickets Wash-Lanai-Wash	Y	Y	Y	none
National Assoc Letter Carriers, Wash.,D.C	7/24-26/98	1r/t ticket DC-LA-LV-LA-DC & 1tkt LA-LV-LA	Y	Y	Y	none
Aspen Institute	8/16-23/98	2 r/t tickets Wash-Budapest- Wash	Y	Y	Y	2
Aspen Institute	11/12-17/98	2 r/t tickets Wash-Bermuda-Wash	Y	Y	Y	none
Anti Defamation League, Wash.,D. C.	11/26-12/5/98	2r/t tickets Wash-Israel-Wash	Y	Y	Y	4

Name	Page _ I of __ I

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature, and positions listed on Schedule I.

Position	Organization

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Name	Page 1 of 1

SCHEDULE IX – AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

2204 Rayburn House Office Building
Washington, DC 20515–0529
(202) 225–2976

District Office
8436 West Third Street
Suite 600
Los Angeles, CA 90048–4183
(323) 651–1040

INSIDE MAIL

Ranking Member
Committee on Government Reform

Member
Committee on Commerce
Democratic Steering Committee

Congress of the United States
House of Representatives
Washington, DC 20515–0529

HENRY A. WAXMAN
29th District, California

RECEIVED
99 MAY 26 AM 9:50
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
LEGISLATIVE RESOURCE CENTER

May 20,1999

Honorable Jeff Trandahl
Clerk of the House
B106 Cannon House Office Building
Washington, D. C. 20515

MC (13)

Dear Mr. Trandahl:

Please substitute the attached copy of my amended Financial Disclosure Statement for 1998 for the statement I submitted to you on May 14, 1999.

Sincerely,

Henry A. Waxman

Henry A. Waxman
Member of Congress

HAW:nlm

Attachments

99 MAY 26 AM 9:45

FILED IN THE OFFICE OF THE CLERK, U.S. HOUSE OF REPRESENTATIVES

INSIDE MAIL (Office Use Only)

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

Henry Arnold Waxman
(Full Name)

2204 Rayburn Building
(Mailing Address)

Washington DC 20515

Daytime Telephone 202-225-3976

Filer Status	[X] Member of the U.S. House of Representatives	State: CA District 29	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** Yes [ ] No [X]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.** Yes [X] No [ ]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** Yes [ ] No [X]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** Yes [X] No [ ]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** Yes [X] No [ ]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** Yes [ ] No [X]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS--Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes [ ] No [X]

EXEMPTION- Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

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SIGNATURE OF REPORTING INDIVIDUAL: Henry A Waxman

DATE (Month/Day/Year): MAY 25, 1999

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Name	Page 1 of 1

SCHEDULE I – EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

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Name Henry Arnold Waxman	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

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	American College of Pathologists, Convention Center, Los Angeles	speech	April 5, 1998	$2,000.00
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	National Association of Medical Equipment	speech	September 18, 1998	$2,000.00
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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
	Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan th. is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year **Exclude:** Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U S Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year If you use a valuation method other than fair market value, please specify the method used If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year
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JT	Fidelity Magellan	$1.001 - $15.000	dividends, interest, & capital gains	$201 - $1.000	

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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	Fidelity Fund	$15.001 - $50.000	dividends, interest, & capital gains	$1.001 - $2.500	
JT	T Rowe Price Value Fund	$1.001 - $15.000	dividends, interest, & capital gains	$1.001 - $2.500	P
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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

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JT	Fidelity Magellan	Purchase	7/16/98	$1,001 - $15,000
JT	T.Rowe Price European Fund	Purchase	5/6/98	$1,001 - $15,000
JT	Fidelity Spartan High Yield	Purchase	3/30/98	$1,001 - $15,000
JT	T.Rowe Price-Value Fund	Purchase	3/20/98	$1,001 - $15,000
JT	Fidelity Fund	Purchase	3/20/98	$1,001 - $15,000
JT	T.Rowe Price Equity -Income Fund	Purchase	1/12/98	$1,001 - $15,000
JT	Janus Wold Fund -IRA	Purchase	8/10/98	$15,001 - $50,000
JT	Sogen International Fund-IRA	Sold	7/31/98	$15,001 - $50,000
SP	TVA Bond	Sold	1/12/98	$15,001 - $50,000
SP	US Treasury Bond	Sold	10/21/98	$1,001 - $15,000
SP	Vanguard High Yield IRA	Purchase	4/1/98	$1,001 - $15,000

Name Henry Arnold Waxman	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.

Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000

5022

Name Henry Arnold Waxman	Page 1 of 1

SCHEDULE VI -- GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year
Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold
Note: The gift rule (House Rule 51, re-numbered to clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule

Source	Description	Value
Example Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (waiver received from Committee on Standards)	$270
Gleitsman Foundation Citizen Activist Award(waiver received from Committee on Standards)P O Box 6888, Malibu, CA90265	AWARD	$10,000.00

Name Henry Arnold Waxman	Page 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
Aspen Institute	2/13-16/1998	2r/t tickets Wash-Charleston, SC-Wash	Y	Y	Y	none
Aspen Institute	4/13-17/1998	2r/t tickets Wash-Lanai-Wash	Y	Y	Y	none
National Assoc. Letter Carriers, Wash.,D.C.	7/24-26/98	1r/t ticket DC-LA-LV-LA-DC & 1tkt LA-LV-LA	Y	Y	Y	none
Aspen Institute	8/16-23/98	2 r/t tickets Wash-Budapest- Wash	Y	Y	Y	2
Aspen Institute	11/12-17/98	2 r/t tickets Wash-Bermuda-Wash	Y	Y	Y	none
Anti Defamation League, Wash.,D. C	11/26-12/5/98	2r/t tickets Wash-Israel-Wash	Y	Y	Y	4

Name	Page ___ of ___

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States

Exclude: Positions held in any religious, social, fraternal, or political entities, positions solely of an honorary nature, and positions listed on Schedule I.

Position	Organization

5025

Name	Page 1 of 1

SCHEDULE IX -- AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

...ANCE CENTER
99 MAY 20 PM 4:36
...OF THE CLERK
...REPRESENTATIVES

(2)
MC INSIDE MAIL
(Office Use Only)

Anthony David Weiner (Full Name)
2276 Homecrest Ave., 4A
Brooklyn, NY 11229 (Mailing Address)
7183329001 Daytime Telephone

Filer Status	[X] Member of the U.S. House of Representatives — State: NY District: 09	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [ ]	No [X]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 5/17/99

5027

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	City of New York	Salary	72,500

For payments to charity in lieu of honoraria, use Schedule II.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

RECEIVED
LEGISLATIVE RESOURCE CENTER
99 MAY 14 PM 12:28
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

David J. Weldon
(Full Name)

1602 WIllard Road, NW
(Mailing Address)

Palm Bay, FL 32907

Daytime Telephone
202-225-3671

Filer Status	[X] Member of the U.S. House of Representatives — State: FL District: 15	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL: David Weldon

DATE (Month/Day/Year): 5/12/99

5029

Name David J. Weldon

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples* SP Mega Corp Stock					X								X									X								P
	Simon & Schuster		Indefinite																	Royalties								X			
	1st Bank of Paducah, KY accounts						X									X									X						
	Nationsbank, Jacksonville			X												X						X									
	Congressional Federal Credit Union Account			X												X						X									
	Merrill Lynch Pacific Fund CIB IRA			X										X			X							N	/	A					S
	Nations Bank IRA CD			X												X						X									
	Merrill Lynch IRA Account			X										X			X							N	/	A					P

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name: David J. Weldon

SP. DC. JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset											BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	Merrill Lynch IRA Acct					X								X			X								N	/	A					P
	Merrill Lynch IRA Acct						X							X			X								N	/	A					P
	Merrill Lynch IRA Acct						X							X			X								N	/	A					P
	ML Corp Bond High Inc B				X												X						X									P
	SunAmerica High Income			X												X								X								P
	Safeguard Scientifics			X										X			X						X									
	Nokia Corp 'A'	X												X			X									X						S
	Microsoft Corporation	X												X			X								X							S
	Boston Chicken Inc.		X											X			X				X											
	America Online Inc.	X												X			X									X						S
	Estate of David J. Weldon	X												X			X							X								
	Merrill Lynch Cash Acct		X													X							X									
	Zion Christian Fellowship				X											X								X								Inherited
DC	Zion Christian Fellowship		X													X						X										Inherited

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SCHEDULE IV — TRANSACTIONS

Name David J. Weldon

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	America Online Inc.		X		08/25/98	X									
	Microsoft Corporation		X		08/25/98	X									
	Nokia Corp 'A'		X		08/25/98		X								
	American Church Trust Co. Zion Christian	X			04/06/98		X								
	ML European Fund	X			08/25/98		X								
	ML European Fund		X		09/11/98		X								
	ML Corporate High Yield	X			09/11/98		X								
	Pfizer Inc.	X			04/17/98	X									
	Pfizer Inc.		X		08/25/98	X									

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SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source	Activity	Date	Amount
Examples Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
Examples XYZ Magazine	Article	Aug. 13, 1998	$500
American Society of Anesthesiologists	Speech	June 15, 1998	$1,500

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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U.S. HOUSE OF REPRESENTATIVES
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(Office Use Only)

(6)

Wayne Curtis Weldon
(Full Name)

49 Weathervane Road
(Mailing Address)

Aston, Pennsylvania 19014
Daytime Telephone (610) 225-2011

Filer Status	[X] Member of the U.S. House of Representatives	State: Pennsylvania District 7th	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

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SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 5/17/99

5034

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Crozer-Chester Medical Center	Spouse Salary	N/A

For payments to charity in lieu of honoraria, use Schedule II.

Name Wayne Curtis Weldon

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	BLOCK A Asset and/or Income Source		BLOCK B Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	E $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction: P, E, S
SP, DC, JT	Examples	SP	Mega Corp. Stock					X							X										X								P
			Simon & Schuster		Indefinite																Royalties								X			
			1st Bank of Paducah, KY accounts					X									X									X							
	Cong.Federal Credit Union				X												X						X										
	Franklin Mint Federal Credit Union				X												X						X										
	Kemper Investors Life Insur. Co. - Part. Dist.		X																		Pension				X								
	General Electric Capital Assurance Company		X																		Pension				X								
	700 4th St.,Washington,DC		X													X									X								S
	209 East 26th Avenue Wildwood, NJ							X								X									X								

For additional assets and unearned income, use next page.

SCHEDULE IV — TRANSACTIONS

Name Wayne Curtis Weldon

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10–12–98		X								
	700 4th Street, Washington, DC		X		8-12-98				X						

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Name	Wayne Curtis Weldon	Page 5 of 6

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	Franklin Mint Federal Credit Union	Mortgage: 209 E. 26th St. Wildwood, NJ			X							
	Joseph Larsen	Mortgage: 209 E. 26th St. Wildwood, NJ		X								
	Congressional Federal Credit Union	Loan (Tuition Costs)	X									

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Greater Philadelphia First	March 13	Philadelphia - St. Louis - Seattle - Philadelphia	N	N	N	N

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

RECEIVED
99 MAY 17 PM 3:12
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
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(Office Use Only)

1/6

(6)

Gerald C. "Jerry" Weller
(Full Name)

1309 Union Street
(Mailing Address)

Morris, IL 60450

Daytime Telephone 202 225 3635

Filer Status	[X] Member of the U.S House of Representatives	State: IL District 11	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** Yes [ ] No [X]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.** Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.** Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** Yes [X] No [ ]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** Yes [X] No [ ]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** Yes [X] No [ ]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes [ ] No [X]

EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes [ ] No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C.1001).

SIGNATURE OF REPORTING INDIVIDUAL

DATE (Month/Day/Year) 5-17-99

5040

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *directed* provide the required information on underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year Exclude: Your personal residence(s) (unless rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U S Government retirement programs If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None"	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that are *not* self-directed, you write in "NA" for income.	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT — *Examples* — SP — Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
1309 A (Morris, Illinois)	$50,001 - $100,000	Rent	$5,001 - $15,000	
Prudential Utility Fund (IRA)	$15,001 - $50,000	Capital Gains and Dividends	None	
Duplex, Deerpath & Quail (Morris, Illinois)	$100,001 - $250,000	Rent	$5,001 - $15,000	
Morris Community Credit Union	$1,001 - $15,000	Interest	$1 - $200	
Prudential Equity Fund	$15,001 - $50,000	Capital Gains and Dividends	$1,001 - $2,500	
Prudential 20/20 Growth Fund	$1,001 - $15,000	Capital Gains and Dividends	$1 - $200	P
115 D Street, Washington, DC	$50,001 - $100,000	Washington Residence	None	P

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SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
	Drexler Technology Stock	Sold	March 1998	$1,001 - $15,000
	Prudential 20/20 Growth Fund	Purchase	03 November 1998	$1,001 - $15,000
	115 D Street, SE	Purchase	06 October 1998	$50,001 - $100,000

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor *at any time* during the reporting period by you, your spouse, or dependent child.
amount owed during the year.
Exclude: Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances; and liabilities owe
spouse, or the child, parent, or sibling of you or your spouse. Report *revolving charge accounts* only if the balance at the end of the reporting period exceeded

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del	$100,001 - $250,000
	Crossland Mortgage Company, Salt Lake City, UT	Mortgage on 1309 A Union Street, Morris IL	$50,001 - $100,000
	First Financial Federal, Joliet IL	Mortgage on duplex, Deerpath & Quail, Morris IL	$100,001 - $250,000
	The National Capitol Bank, Washington, DC	Mortgage on 115 D St., SE, Wahsington, DC	$50,001 - $100,000

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug.6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
Underground Contractors Assn	30 January 1999 - 03 February 1999	Chicago-Palm Springs-Chicago	Y	Y	N	2 days
Coalition of Exclusive Agent Associations	05 June 1998 - 07 June 1998	DC-Reno-DC	Y	Y	N	
Recording Industry Association of America	20 November 1998 - 23 November 1998	DC-Miami-DC	Y	Y	N	
American Council of Young Political Leaders	06 December - 13 December 1998	DC-Moscow-DC	Y	Y	N	
Center for the Study Of Popular Culture	29 December 1998- 03 January 1999	DC-Phoenix-DC	Y	Y	N	2 Days

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities, positions solely of an honorary nature, and positions listed on Schedule I.

Position	Organization
Trustee	American Council of Young Political Leaders
Congressional Board of Advisors	Congressional Youth Leadership Council
Director	Ralls Art Collection

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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MC

ROBERT WEXLER
(Full Name)

23316 ALORA DRIVE
BOCA RATON FL 33433
(Mailing Address)

202-225-3001
Daytime Telephone

U.S.

Filer Status	☒ Member of the U.S. House of Representatives	State: FLORIDA District 19	☐ Officer or Employee	Employing Office:
Report Type	☒ Annual (May 17)	☐ Amendment	☐ Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☒	No ☐
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☒
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☒	No ☐
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☒	No ☐
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☐	No ☒
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐	No ☒
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☒	No ☐
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☐	No ☒
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☐	No ☒

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☒
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☒

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL
Robert Wexler

DATE (Month/Day/Year)
5/11/99

5046

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Hillel, Foundation of Jewish Student Life	Spouse Salary	N/A

For payments to charity in lieu of honoraria, use Schedule II.

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	NONE			

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Name: *Robert Wexler* | Page *4* of *12*

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset
at close of reporting year
If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

Value categories: A None; B $1 – $1,000; C $1,001 – $15,000; D $15,001 – $50,000; E $50,001 – $100,000; F $100,001 – $250,000; G $250,001 – $500,000; H $500,001 – $1,000,000; I $1,000,001 – $5,000,000; J $5,000,001 – $25,000,000; K $25,000,001 – $50,000,000; L Over $50,000,000

BLOCK C — Type of Income
DIVIDENDS; RENT; INTEREST; CAPITAL GAINS; EXCEPTED TRUST; QUALIFIED BLIND TRUST; Other Type of Income (Specify: For Example, Partnership Income or Farm Income)

BLOCK D — Amount of Income
For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

Income categories: I None; II $1 – $200; III $201 – $1,000; IV $1,001 – $2,500; V $2,501 – $5,000; VI $5,001 – $15,000; VII $15,001 – $50,000; VIII $50,001 – $100,000; IX $100,001 – $1,000,000; X $1,000,001 – $5,000,000; XI Over $5,000,000

BLOCK E — Transaction
Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP/DC/JT	Asset and/or Income Source	Value of Asset	Type of Income	Amount of Income	Transaction
SP (Example)	Mega Corp Stock	E ($50,001 – $100,000)	Dividends	IV ($1,001 – $2,500)	P, S, E / P
DC (Example)	Simon & Schuster	Indefinite	Royalties	IX ($100,001 – $1,000,000)	
JT (Example)	1st Bank of Paducah, KY accounts	F ($100,001 – $250,000)	Interest	VI ($5,001 – $15,000)	
	Chevy Chase Checking	C ($1,001 – $15,000)	Interest	III ($201 – $1,000)	
	Bear Stearns Money Market Acct	A (None)	Interest	III ($201 – $1,000)	
	US Treasury/Corp Bonds/Stripped	A (None)	Capital Gains	III ($201 – $1,000)	S
	Orbus Stock	C ($1,001 – $15,000)		I (None)	P
	Creative Biomolecules Stock	C ($1,001 – $15,000)		I (None)	P
	Iomega Stock	D ($15,001 – $50,000)		I (None)	P

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Robert Wexler

SP. DC. JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset											BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P. S. E
	IOMEGA W/RTS	X															X							X								PS
	SUNBEAM STOCK			X																	X											P
	2 ITEL STOCK	X															X							X								PS
	DSP COMMUNICATIONS STOCK	X															X						X									PS
	DSP COMMUNICATIONS STOCK	X															X							X								PS
	Smart talk Telecomm. Stock	X															X								X							PS
	Sunbeam Oste Stock	X															X								X							PS
	Sunbeam Oste Stock	X															X								X							PS
	Sunbeam Oste Stock	X															X							X								PS
	NAVIDEC STOCK				X																X											P
	Iomega W/RTS	X															X							X								PS
	Egghead Inc. Stock	X															X								X							PS
	Fanny Mae Stock	X															X							X								PS
	DSP Communications Stock	X															X								X							PS
	Egghead Inc. Stock	X															X								X							PS
	DSP Communications Stock	X															X									X						PS
	DSP Communications Stock	X															X								X							PS

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SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	Creative Biomolecules Stock	X			8-10-98	X									
	Iomega W/RTS	X			6-29-98		X								
	Sunbeam Stock	X			8-27-98	X									
	U.S. Treasury Coupon Bonds/Stripped		X		6-8-98	X									
	Orbus Stock	X			6-25-98	X									
	Zitel Stock	X			8-31-98	X									
	Smarttalk Teleservices Stock	X			5-11-98	X									
	DSP Communications Stock	X			5-13-98		X								
	DSP Communications Stock	X			5-14-98	X									
	Iomega W/RTS	X			5-13-98	X									
	Smarttalk Teleservices Stock	X			6-03-98	X									
	Sunbeam Oste	X			6-15-98	X									
	Sunbeam Oste	X			6-15-98	X									
	Sunbeam Oste	X			6-24-98	X									
	Navidec Stock	X			11-18-98	X									
	Pfizer Stock	X			7-9-98	X									

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SCHEDULE IV — TRANSACTIONS

Name Robert Wexler

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	Iomega W/RTS	X			6-15-98	X									
	Iomega W/RTS	X			5-28-98	X									
	Icos Corp. Stock	X			7-27-98	X									
	Egghead Inc. Stock	X			7-29-98	X									
	Iomega Corp. Stock	X			5-28-98	X									
	Iomega Corp. Stock	X			5-28-98	X									
	Fanny Mae Stock	X			9-08-98		X								
	Fanny Mae Stock	X			10-07-98	X									
	DSP Communications Stock	X			10-12-98	X									
	Fanny Mae Stock	X			10-15-98	X									
	Egghead Inc. Stock	X			10-20-98	X									
	DSP Communications Stock	X			10-2-98	X									
	DSP Communications Stock	X			10-9-98	X									
	Gateway Stock	X			8-27-98	X									
	2Itel Stock		X		11-20-98	X									
	Smarttalk Teleservices Stock		X		5-13-98	X									

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SCHEDULE IV — TRANSACTIONS

Name Robert Wexler

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example.* Mega Corporation Common Stock	X			10-12-98		X								
	DSP Communications Stock		X		5-13-98		X								
	DSP Communications Stock		X		5-26-98	X									
	Iomega W/RTS		X		5-28-98	X									
	Smarttalk Teleservices		X		6-12-98		X								
	Sunbeam Oste		X		6-19-98	X									
	Sunbeam Oste		X		6-22-98	X									
	Sunbeam Oste		X		7-9-98	X									
	Pfizer Corp. Stock		X		7-28-98	X									
	Iomega W/RTS		X		8-11-98	X									
	Iomega W/RTS		X		6-29-98	X									
	Icos Corp. Stock		X		8-19-98	X									
	Egghead Inc. Stock		X		8-21-98	X									
	Iomega Corp. Stock		X		9-16-98	X									
	Iomega Corp. Stock		X		9-24-98	X									
	Fanny Mae Stock		X		9-23-98		X								
	Fanny Mae Stock		X		10-13-98	X									

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SCHEDULE IV — TRANSACTIONS

Name Robert Wexler

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	DSP Communications Stock		X		11-5-98	X									
	Fannie Mae Stock		X		10-20-98	X									
	Egghead Inc. Stock		X		10-21-98	X									
	DSP Communications Stock		X		11-5-98	X									
	DSP Communications Stock		X		11-5-98	X									
	Gateway Stock		X		8-29-98	X									

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability										
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	NONE											

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
NONE		

Use additional sheets if more space is required.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Shalom Achshav	6/28-7/7	MIAMI-Israel-Miami	Y	N	Y	N

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SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
NONE	

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	NONE	

GPO: 1999 55-195 (mwc)

Use additional sheets if more space is required.

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U.S. HOUSE OF REPRESENTATIVES
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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

Congressman Robert A. Weygand
(Full Name)

95 Glen Hill Drive
(Mailing Address)
Saunderstown RI 02874

Daytime Telephone: 202-225-2735

Filer Status [X] Member of the U S House of Representatives — State RI District 02 — [ ] Officer or Employee — Employing Office

Report Type [X] Annual (May 15) — [ ] Amendment — [ ] Termination — Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL [signature]

DATE (Month/Day/Year) 5-14-99

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Name Congressman Robert A. Weygand	Page 1 of 1

SCHEDULE I EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$10,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	MIRIAM HOSPITAL	Spouse's Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name Congressman Robert A. Weygand	Page 1 of 1

SCHEDULE II -- PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium.
A separate confidential list of charities receiving such payments must be filed directly with the Committe on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

Source		Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$ 500
Connell Company		Speech	09-98	$2,000.00

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *self-directed* provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. **Exclude:** Your personal residence(s) (unless there rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	BLOCK B **Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	BLOCK C **Type of Income** If other than one of the listed categories, specify the type of income by writing a brief description in this block.	BLOCK D **Amount of Income** For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.	BLOCK E **Transaction** Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT	*Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
SP	MIRIAM HOSPITAL RETIREMENT PLAN	$15,001 - $50,000	Retirement Plan	None	NA
	STATE OF RHODE ISLAND	$15,001 - $50,000	Retirement Plan	None	NA
JT	PROVIDENT MUTUAL INSURANCE CO.	$1,001 - $15,000	Dividends	$201 - $1,000	NA
	WEYGAND ORCIUCH & CHRISTIE, INC.	None	Dividends	$1,001 - $2,500	NA
JT	MERRILL LYNCH MUTUAL FUND	$1,001 - $15,000	None	None	NA
JT	INTEL STOCK	$1,001 - $15,000	None	None	NA

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SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

JT	ALLIANCE CORP. MUTUAL FUND	$1,001 - $15,000	None	None	NA
	LILLIAN WEYGAND TRUST	Uncertain	None	None	NA

Name Congressman Robert A. Weygand	Page 1 of 1

SCHEDULE V -- LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year.

Exclude: Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP,DC,JT	Creditor	Type of Liability	Amount of Liability
	Example First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.	$100,001 - $250,000
	R.I. HIGHER ED. ASST. AUTHORITY	Student Loan - URI	$10,001 - $15,000

Name Congressman Robert A. Weygand | **Page** 1 of 1

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure--Destination--Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar.2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
Democratic Leadership Council	4/30/98-5/3/98	D.C.-New Orleans-D.C.	Y	Y	Y	None
The Connell Company	9/20/98	R.I.-New Jersey-D.C.	N	Y	N	None

Name Congressman Robert A. Weygand	Page 1 of 1

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
DIRECTOR	MEETING STREET CENTER
TRUSTEE	UNITED WAY OF SOUTHEASTERN NEW ENGLAND
ADVISORY BOARD	BIG BROTHERS OF RHODE ISLAND
PRESIDENT	WEYGAND, ORCIUCH AND CHRISTIE, INC. (architectural firm)

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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99 MAY 18 AM 5:25
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U.S. HOUSE OF REPRESENTATIVES
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W. Edward Whitfield
(Full Name)

236 Cannon House OFFICE Building
(Mailing Address)

202-225-3115
Daytime Telephone:

Washington DC 20515

Filer Status	[X] Member of the U.S. House of Representatives — State: KY District: 01	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL Edward Whitfield

DATE (Month/Day/Year) 5/15/99

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Name Cong. Ed Whitfield

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Transaction P, S, E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X								X									X									P
	Simon & Schuster			Indefinite																Royalties								X			
	1st Bank of Paducah, KY accounts						X									X									X						
	AT&T Corp.					X								X										X							
	American Int'l Group				X									X								X									
	Chase Manhatten				X									X								X									P
	Chevron						X							X											X						
	Coca-Cola				X									X								X									
	Consolidated Natural Gas				X									X									X								

For additional assets and unearned income, use next page.

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Cong Ed Whitfield

Page 3 of 6

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 - $1,000	C $1,001 - $15,000	D $15,001 - $50,000	E $50,001 - $100,000	F $100,001 - $250,000	G $250,001 - $500,000	H $500,001 - $1,000,000	I $1,000,001 - $5,000,000	J $5,000,001 - $25,000,000	K $25,000,001 - $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 - $200	III $201 - $1,000	IV $1,001 - $2,500	V $2,501 - $5,000	VI $5,001 - $15,000	VII $15,001 - $50,000	VIII $50,001 - $100,000	IX $100,001 - $1,000,000	X $1,000,001 - $5,000,000	XI Over $5,000,000	P, S, E
	Eskimo Pie			X										X								X										
	Exxon					X								X											X							
	Fidelity Investments						X							X			X							X								
	General Electric			X										X									X									
	GTE				X									X										X								
	HEWLETT Packard			X										X									X									
	Intel				X									X									X									
	Johnson & Johnson			X										X									X									
	Lucent Technologies				X									X										X								
	May Dept Stores						X							X											X							
	Norwest				X									X								X										P
	Payless Shoes				X									X									X									
	Pfizer, Inc.				X									X									X									
	Cohen & Steers Realty				X									X			X							X								
	Mutual Discovery Fund				X									X			X						X									
	Oakmark International			X										X			X							X								
	Heitman Real Estate				X									X			X							X								
	Schwab Value Advantage					X										X								X								
	--Money Market																															
	CSX Corp. Debentures				X											X							X									
	CSX Thrift						X							X		X								X								
	Charles Schwab Money MARKET					X										X								X								

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Cong. Ed Whitfield

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	Charles Schwab IRA (A)					X								X		X							X									
	Charles Schwab IRA (B)				X									X		X							X									
	Northwest Mutual Annuity (A)	X												X		X						X										
	Northwest Mutual Annuity (B)	X												X		X						X										
	Coastline Federal IRA			X												X						X										
	U.S. Government Thrift					X									X	X							X									
	Vanguard Money Market					X										X							X									
	Vanguard Index 500						X							X									X									P
	Vanguard Value Index					X								X									X									P
	Vanguard Tax Managed Fund				X									X									X									P
	Zerox Corp.			X										X								X										
	C&K Drilling Partnership			X												X							X									
SP	Condominium - Vista Del						X								X											X						
	Lido Drive, Newport Beach,																															
	California																															
SP	Commercial Property -						X								X											X						
	Chemical Lane,																															
	Huntington Beach, CA																															
	Vacant Lot - High St.			X																												
	Hopkinsville, KY																															
	Vacant Lot			X																												
	Madisonville, Kentucky																															

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Cong. Ed Whitfield

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
	Congressional Credit Union			X												X						X										
	George Mason Bank			X												X						X										
	United Bank			X												X						X										

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Name Cong. Ed Whitfield

Page 6 of 6

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	Washington Post	X			08/11/98	X									
	Washington Post		X		08/17/98	X									
	Motorola		X		06/26/98	X									
	Boise Cascade		X		12/30/98	X									
	Lubrizol Corp.		X		06/26/98	X									
	Lots 6 & 7 Palm Springs		X		02/15/98		X								

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ED WHITFIELD
1st District, Kentucky

WASHINGTON OFFICE
236 Cannon House Office Building
Washington, DC 20515–1701
(202) 225–3115
FAX (202) 225–3547

HAND DELIVERED

Congress of the United States
House of Representatives
Washington, DC 20515–1701

COMMITTEE ON COMMERCE
SUBCOMMITTEES
HEALTH AND ENVIRONMENT
ENERGY AND POWER
OVERSIGHT AND INVESTIGATIONS

June 14, 1999

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U.S. HOUSE OF REPRESENTATIVES

1
MC

The Honorable Jeff Trandahl
Clerk of the House
B-106 Cannon House Office Building
Washington, DC 20515-6612

Dear Jeff:

Pursuant to your inquiry regarding five holdings which were listed on Schedule III of my 1998 Financial Disclosure Form as being sold during 1998, I want to affirm that common stock in the Washington Post, Motorola, Boise Cascade and Lubrizol were all sold at a loss.

Lots 6 and 7 in Palm Springs belonged to my wife, Constance B. Harriman, and were sold at a profit of $6,700. Therefore, by this letter, I amend Schedule III of my Financial Disclosure Form and add lots 6 and 7 in Palm Springs as an income source for 1998.

If you have any further questions, please do not hesitate to let me know.

Sincerely,

Ed

Ed Whitfield
Member of Congress

EW:kel

DISTRICT OFFICES

First Floor
317 West Ninth Street
Hopkinsville, KY 42240
(270) 885–8079
(800) 225–5629
FAX (270) 885–8596

P.O. Box 717
Monroe County Courthouse
Tompkinsville, KY 42167
(270) 487–0509
FAX (270) 487–0019

Room 307
222 First Street
Henderson, KY 42420
(270) 826–4180
FAX (270) 826–6783

Room 104
100 Fountain Avenue
Paducah, KY 42001
(270) 442–0801
FAX (270) 442–0805

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

Roger F. Wicker
(Full Name)

206 Cannon Building
(Mailing Address)

Daytime Telephone

Washington, DC 20515 — 202-225-4306

HAND DELIVERED
(Office Use Only)

Filer Status	[X] Member of the U.S. House of Representatives	State: MS District: 01	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date:

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [X]	No [ ]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL: Roger F. Wicker

DATE (Month/Day/Year): May 24, 1999

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Name	Page ___ of ___
Roger F. Wicker	

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	Long Enterprises	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

Name	Roger F. Wicker	Page _ of _

SCHEDULE II — PAYMENTS IN LIEU OF HONORARIA MADE TO CHARITY

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. An envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Wash., D.C.	Speech	Feb. 2, 1998	$2,000
	XYZ Magazine	Article	Aug. 13, 1998	$500
	Tobacco Institute	Speech	July 29, 1998	$2,000

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Name Roger F. Wicker | Page ___ of ___

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	BLOCK A	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E
SP	Examples					X								X										X								P, S, E
DC			Indefinite																	Royalties									X			P
JT							X									X									X							
	602 Jefferson St., Tupelo, MS					X									X										X							
	511 Bashford Lane, Alex., VA						X								X											X						
SP	Long Enterprises Stock				X													X			X											
SP	Peoples Bank Stock			X										X								X										
SP	Sky Tel Stock		X											X							X											
	Furniture Brands Intl stock			X										X							X											P

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Roger F. Wicker | Page of ....

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
DC	Schering-Plough Stock				X									X								X										E
JT	Schering-Plough Stock			X										X								X										E
	MCI WorldCom Stock			X										X								X										P

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SCHEDULE IV — TRANSACTIONS

Name Roger F. Wicker | Page of

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example* Mega Corporation Common Stock	x			10-12-98		x								
	Furniture Brand's Intl Stock	x			3-23-98	X									
	MCI Worldcom Stock	x			3-23-98	X									
DC	Schering-Plough Stock			x	12-28-98	X									
JT	Schering-Plough Stock			x	12-28-98	X									

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Name	Page of ___
Roger F. Wicker	

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	Deposit Guaranty Bank, Tupelo, MS	Mortgage on 602 Jefferson, Tupelo		X								
	Nations Bank-Bank America	Mortgage on 511 Bashford, Alex. VA				X						

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

ROGER F. WICKER
1ST DISTRICT, MISSISSIPPI
APPROPRIATIONS COMMITTEE
LABOR, HHS, EDUCATION SUBCOMMITTEE
VA, HUD, INDEPENDENT
AGENCIES SUBCOMMITTEE
MILITARY CONSTRUCTION SUBCOMMITTEE

208 CANNON BUILDING
WASHINGTON, DC 20515
202-225-4306
email: roger.wicker@mail.house.gov
home page: www.house.gov/wicker/welcome.htm

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DISTRICT OFFICES
500 MAIN STREET, SUITE 210
P.O. BOX 1462
TUPELO, MS 38802
(601) 844-5437

8525 HIGHWAY 51 NORTH
SOUTHAVEN, MS 38671
(601) 342-3542

Congress of the United States
House of Representatives
Washington, DC 20515

May 24, 1999

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HOUSE OF REPRESENTATIVES

(8)

MC

The Honorable Lamar Smith, Chairman
Committee on Standards of Official Conduct
HT-2 The Capitol
Washington, DC 20515

Dear Chairman Smith,

Enclosed is my 1998 Financial Disclosure Statement, required by the Ethics in Government Act. I am filing my statement within the extension of time allotted by you in your letter of May 17, 1999.

One note of clarification is required on page 1 of Schedule III for the spouse listing of "Sky Tel Stock". On my previous filings you will note a listing for "Mobile Telecom". Mobile Telecom has changed its name and now Sky Tel.

Thank you for your consideration and granting me the extension of time for filing.

With best wishes, I am

Sincerely yours,

Roger F. Wicker

RFW/jk

cc: Legislative Resource Center

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HOUSE OF REPRESENTATIVES

Heather Wilson
625 Silver SW
Suite 340
Albuquerque, NM 87102

May 16, 1999

Dear Sir or Ma'am,

Attached is my financial disclosure statement for calendar year 1998.

Schedule IV (transactions) lists transfers between funds internal to my spouse's Cigna 401(k). All transactions occurred between April 1998 and December 1998. We do not have records of the specific dates.

In the process of completing our statement for calendar year 1998, we identified some assets that we believe do qualify under House rules for reporting that were not listed on our May 5, 1998 candidate report. They are my husbands Cigna 401(k) and Cigna Corporation retirement funds and my potential interest in the NM Public Employees Retirement Account (PERA), although I have not served sufficient time to be vested in that system. In addition, one bank account with Granite Bank was incorrectly omitted from the earlier listing. This report includes these items.

Should you have any questions or require any further clarification, please contact me at (505) 346-6781 or (202) 225-6316.

Sincerely,

Heather Wilson
Member of Congress

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 21 PM 3:27

Heather Ann Wilson
(Full Name)

625 Silver SW Suite 340
(Mailing Address)

Albuquerque NM 87102

Daytime Telephone: (505) 346-6781 / (202) 225 6316

MAY 17 1999
(Office Use Only)

Filer Status	☒ Member of the U.S. House of Representatives	State NM District: 01	☐ Officer or Employee	Employing Office
Report Type	☒ Annual (May 17)	☐ Amendment	☐ Termination	Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes ☒	No ☐
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes ☐	No ☒
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes ☒	No ☐
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes ☒	No ☐
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes ☒	No ☐
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes ☐	No ☒
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes ☐	No ☒
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes ☒	No ☐
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☒	No ☐

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes ☐	No ☒
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes ☐	No ☒

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL: Heather A. Wilson

DATE (Month/Day/Year): 5/16/99

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Name Heather Ann Wilson | Page 1 of 1

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	State of NM, Children, Youth + Families Dept., Santa Fe, NM	Salary	20,154.24
	Insurance Company of North America, Albuquerque, NM	Spouse Salary	NA
	NM Air National Guard, Albuquerque, NM	Spouse Salary	NA
	Hone Law Firm, P.C., Albuquerque, NM	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

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Name Heather Ann Wilson — Page 1 of

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset
at close of reporting year.
If you use a valuation method other than fair market value, please specify the method used.
If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income
For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction
Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
Examples: SP	Mega Corp. Stock					X								X										X								P
Examples	Simon & Schuster		Indefinite																	Royalties									X			
Examples: JT	1st Bank of Paducah, KY accounts						X									X										X						
	Saving Account White House Fed CU, Wash DC			X										X								X										
SP	Norwest Bank Checking Acct. ABQ, NM			X												X							X									
SP	Sandia Area FCU, Savings Acct ABQ, NM			X												X						X										
SP	USNM Fed CU, Share Draft ABQ, NM			X												X						X										
SP	First Security Bank of NM, ABQ Checking Acct			X												X						X										
SP	Schwab One Acct Chas. Schwab, ABQ NM			X										X		X						X										

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Heather Ann Wilson

Page 2 of ___

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
	Condo Apartment 4701 Connecticut Ave, Wash DC							X							X											X						
SP	7016 Lafayette, NE ABQ, NM House					X									X											X						
SP	6 unimproved lots Valencia County NM				X																X											
SP	1 unimproved lot Colfax County, NM				X																X											
	Checking, Nationsbank, ABQ NM			X												X							X									
	Savings Acct, OBA Fed S+L Gaithersburg, MD				X											X								X								
DC	Money Mkt Fund, Chas Schwab ABQ NM			X										X		X						X										
PC	Centennial Technologies			X																	X											
DC	Walt Disney Holdings Company			X																	X											
DC	Mesa Air Group Inc.			X																	X											
	Centennial Technologies *		X																		X											
	Compaq Computer *			X																	X											
	Uniview Tech Corp. *		X																		X											(note #1)
	Intel Corp *				X									X								X										S(Partial)
	Outback Steakhouse *			X																	X											
	Shaman Pharmaceuticals *		X																		X											
	1st United Methodist Church *			X																	X											
	Gary Van Valin, Payment for Corp Stock	X															X									X						S
SP	Hone Law Firm P.C., ABQ NM			X																	X											
SP	GTS Stock *			X																	X											
SP	Fomar Corp *			X																	X											
SP	Intel Corp *				X																X											

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* IRA -- Not reportable as taxable income
note #1: Name change from Curtis Mathis

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Heather Ann Wilson

Page 3 of ___

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
SP	Centennial Technologies *			X																	X											
SP	Mesa Air Group Inc *			X																	X											
SP	PSC Inc *			X																	X											
SP	Public Service Co NM *			X																	X											
SP	Shaman Pharmaceuticals *		X																		X											
SP	1st Methodist Church *			X																	X											
SP	Pepsico *			X																	X											
SP	Pfizer			X																	X											(note #1)
SP	Summit Bancorp *			X										X								X										
SP	Tricon Global Restaurants *		X																		X											
	Pfizer *	X														X									X							S
SP	CIGNA Employee Retirement Fund			X																	X											
SP	Warburg Emerg Growth Fund **			X																	X											
SP	T. Rowe Price Funds			X										X		X							X									
	PERA of NM Retirement Fund			X																	X											(note #2)
SP	CIGNA Stock **			X																	X											P
DC	Thornburg Mortgage Assets			X																	X											
	Schwab Money Market Act *			X												X						X										
SP	Loral Space + Communications *			X																	X											
SP	Growth Opportunity Fund * *	X																			X											S
SP	International Equity Fund * *	X																			X											S
SP	Invesco Total Return Fund * *	X																			X											S

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note #1: Some stock donated to charity

note #2: Insufficient service to be vested.

* IRA - Non-taxable income

** 401(k)

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Heather Ann Wilson

Page 4 of ___

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P, S, E
SP	Stock Index Fund **	X																			X											S
SP	Founders Growth Fund **	X																			X											S
	Granite Bank, Keene NH		X													X						X										

** 401(K)

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SCHEDULE IV — TRANSACTIONS

Name Heather Ann Wilson | Page 1 of

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example* Mega Corporation Common Stock	X			10-12-98		X								
SP	T. Rowe Price Funds		X		3-17-98	X									
SP	T Rowe Price Funds		X		7-23-98	X									
SP	CIGNA **	X			① 4/98 - 12/98		X								
SP	Growth Opportunity Fund **		X		① 4/98 - 12/98	X									
SP	International Equity Fund **		X		① 4/98 - 12/98	X									
SP	Invesco Total Return Fund **		X		① 3/98	X									
SP	Stock Index Fund **		X		① 4/98 - 12/98	X									
SP	Founders Growth Fund **		X		① 4/98 - 12/98	X									
DC	Thornberg Mortgage Assets	X			7/13/98	X									
DC, SP, Kim	Centennial Technologies	X			7/13/98										
	Intel		X		12/18/98	X									

This page may be copied if more space is required.

** 401(k)

① Transactions in the last three quarters of CY. We do not have records of specific dates. All into not changes within 401(k)

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Name Heather Ann Wilson | Page 1 of

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				x						
	Fleet Mortgage Group, Milwaukee WI	Mortgage on 4701 Conn Ave DC			X							

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270
None		

Use additional sheets if more space is required.

Name Heather Wilson	Page . of

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I

Position	Name of Organization
Director	Quality New Mexico, Albuquerque NM

SCHEDULE IX — AGREEMENTS

Identify the date; parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
Continuing	State of NM, Public Employees Retirement System.	I have 4 years earned service in P.E.R.A. Vesting occurs at 5 years service. I recieve no payments currently.

GPO. 1999 55-195 (mac)

Use additional sheets if more space is required.

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

99 MAY 17 AM 11:07
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
HAND DELIVERED
(Office Use Only)

Robert Ellsworth Wise, Jr.
(Full Name)
2367 Rayburn House Office Bldg. (202) 225-2711
(Mailing Address) Daytime Telephone
Washington, DC 20515

Filer Status	[X] Member of the U.S. House of Representatives — State WV District: 2nd	[ ] Officer or Employee — Employing Office	**A *$200 penalty* shall be assessed against anyone who files more than 30 days late.**
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [X]	No [ ]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL: Bob Wise

DATE (Month/Day/Year): 5-17-99

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SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	U.S. House of Representatives	Spouse Salary	NA

For payments to charity in lieu of honoraria, use Schedule II.

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Name Robert E. Wise, Jr. | Page 3 of 5

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year

	Block A	Block B												Block C							Block D											Block E
		A None	B $1 – $1,000	C $1,001 – $15,000		E $15,001 – $50,000	F $50,001 – $100,000	G $100,001 – $250,000	H $250,001 – $500,000	I $500,001 – $1,000,000	J $1,000,001 – $5,000,000	K $5,000,001 – $25,000,000	L $25,000,001 – $50,000,000	Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E
SP, DC, JT	*Examples* SP Mega Corp. Stock					X									X											X						P
	Simon & Schuster			Indefinite																	Royalties									X		
	1st Bank of Paducah, KY accounts						X										X										X					
JT	Pioneer Group (aggregate) IRA					X											NA								NA							
SP	Delaware Fund			X											X								X									
JT	WRIGHT PATMAN Congressional CREDIT Union (aggregate)				X												X						X									

For additional assets and unearned income, use next page.

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Congressional Study Group on Germany (grant from German Marshall Fund of the US)	April 7-9	Virginia Beach, VA	Y	Y	N	N

This page may be copied if more space is required.

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Ex Officio (unpaid)	National Institute of Chemical Studies
Ex Officio (unpaid)	RCAC, Inc.
Director (unpaid)	US - Japan Friendship Commission

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
	NA	

Use additional sheets if more space is required

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

Form A
For use by Members, officers, and employees

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(6)

Frank R. Wolf
(Full Name)

241 Cannon House Office Building
(Mailing Address)
Washington DC 20515

Daytime Telephone:
202-225-5136

Filer Status	[X] Member of the U.S. House of Representatives	State: VA District: 10	[ ] Officer or Employee	Employing Office:
Report Type	[X] Annual (May 15)	[ ] Amendment	[ ] Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, apppearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than $1,000 in the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

TRUSTS- Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION -- THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics In Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, 104 and 18 U.S.C 1001).

SIGNATURE OF REPORTING INDIVIDUAL: Frank R. Wolf

DATE (Month/Day/Year): May 17, 1999

5096

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

BLOCK A **Asset and/or Income Source**	BLOCK B **Value of Asset**	BLOCK C **Type of Income**	BLOCK D **Amount of Income**	BLOCK E **Transaction**
Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan that is *directed* provide the required information on underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is *not* self-directed, name the institution holding the account and provide its value at the end of the reporting year. Exclude: Your personal residence(s) (unless rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left. For further information, see instructions, pages 14-20	at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."	If other than one of the listed categories, specify the type of income by writing a brief description in this block	For IRA's and retirement plans that are *not* self-directed, you write in "NA" for income.	Indicate if asset was purchased(P), sold(S), or exchanged(E) in reporting year.
SP, DC, JT *Examples:* SP Mega Corp. Stock 123 Main St., Dover, Del. 1st Bank of Paducah, KY accounts	$15,001 - $50,000 $250,001 - $500,000 $50,001 - $100,000	Dividends Rent Interest	$201 - $1,000 $1,001 - $2,500 $5,001 - $15,000	P
Franklin Virginia Tax-Free Income Fund	$15,001 - $50,000	Dividends	$201 - $1,000	P
Manufacturers Life Ins. Co. of No. America. Manufacturers Investment Trust KEOGH (not self-directed)	$100,001 - $250,000	Dividends	NA	NA
Manufacturers Life Ins. Co. of No. America. Manufacturers Investment Trust non-participating retirement plan	$50,001 - $100,000	Dividends	NA	P
Oppenheimer Capital Appreciation Fund A (not self-directed IRA)	$50,001 - $100,000	Dividends	NA	NA

5097

SCHEDULE III -- ASSETS AND "UNEARNED" INCOME

	U.S. Savings Bond	$1,001 - $15,000	Interest	NA	NA

SCHEDULE IV -- TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP,DC,JT	Asset	Type of Transaction	Date	Amount of Transaction
	Example: Mega Corporation Common Stock	Purchase	10/12/1998	$15,001 - $50,000
	Manufacturers Life Ins. Co. of No. America Manufacturers Investment Trust - retirement plan	Purchase	monthly	$1,001 - $15,000 (total of purchases)
	Franklin Virginia Tax-Free Income Fund	Purchase	1/2,2/17,4/13,6/1, 6/18,9/21,12/16	$1,001 - $15,000 (total of purchases)

SCHEDULE VII -- TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.
Exclude: Travel-related expenses provided by federal, state and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source	Date(s)	Point of Departure–Destination–Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples: Chicago Chamber of Commerce	Mar 2	Wash., D.C.-Chicago-Wash., D.C.	N	N	N	N
Mega Corporation	Aug 6-13	Wash., D.C.-Los Angeles-Cleveland	Y	Y	Y	4 Days
International Foundation. Meetings with government officials/Ntl Prayer breakfast activities	Rep. Wolf: 8/27-9/3; Mrs. Wolf: 8/25-9/3	Washington, D.C. - Croatia - Bosnia - Washington, D.C.	Y	Y	Y	2 days (Mrs. Wolf)

SCHEDULE VIII -- POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States

Exclude: Positions held in any religious, social, fraternal, or political entities, positions solely of an honorary nature; and positions listed on Schedule I.

Position	Organization
Co-chair (uncompensated)	Congressional Hunger Center (non-profit organization)
Member, International Council of Reference (uncompensated)	Stephen's Children (non-profit organization)
Member, Board of Advisors (uncompensated)	International Justice Mission (non-profit organization)
Member, Congressional Committee (uncompensated)	George C. Marshall International Center (non-profit organization)

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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(4)

Albert Russell Wynn
(Full Name)

11411 Lake Arbor Way - #711
(Mailing Address)

(202) 225-8699
Daytime Telephone

Mitchellville, MD 20721

Filer Status	[ ] Member of the U.S. House of Representatives — State: ____ District: ____	[ ] Officer or Employee	Employing Office: ____
Report Type	[ ] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date ____

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [X]	No [ ]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [X]	No [ ]
VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [ ]	No [X]
VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001).

SIGNATURE OF REPORTING INDIVIDUAL: Albert R. Wynn

DATE (Month/Day/Year): 5/18/99

5102

Name Albert Russell Wynn

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totalling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P); sold (S), or exchanged (E) in reporting year.

SP, DC, JT	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Transaction P, S, E
SP	Mega Corp Stock					X								X										X								P
DC	*Examples* Simon & Schuster		Indefinite																	Royalties									X			
JT	1st Bank of Paducah, KY accounts						X									X										X						
	7745 Gremont Street Hyattsville, MD					X									X								X									
	307 Todd Place Washington, D.C.						X								X								X									E
	MFS Emerging Growth Mutual Fund		X													X							X									P
	526 H.S. Truman Drive Largo, MD						X							X									X									F

For additional assets and unearned income, use next page.

Name Albert Russell Wynn

SCHEDULE IV — TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	MFS Emerging Growth Mutual Fund	X			03/25/96	X									
	307 Todd Place Washington, D.C.			X	08/20/96				X						

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SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	GMAC Mortgage Company	Mortgage 7745 Gremont Hyattsville, MD			X							
	Margaret Lucas 425 L St., NW, Washington, DC	Mortgage 307 Todd Place Washington, D.C.				X						
	Long Island Savings Bank Newark, NJ	Mortgage 3701 Bethwood Upper Marlboro, MD				X						

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
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C. W. Bill Young
(Full Name)

2407 Rayburn House Office Building — 202-225-5961
(Mailing Address) — Daytime Telephone

Washington, DC 20515

Filer Status	[X] Member of the U.S. House of Representatives — State: FL District: 10	[ ] Officer or Employee — Employing Office.	**A *$200 penalty* shall be assessed against anyone who files more than 30 days late.**
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination — Termination Date

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	Yes [ ]	No [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	Yes [ ]	No [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	No [ ]
III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	Yes [X]	No [ ]	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	Yes [ ]	No [X]
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	Yes [ ]	No [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [ ]	No [X]
V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]	**Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.**		

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TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes [ ]	No [X]
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes [ ]	No [X]

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SIGNATURE OF REPORTING INDIVIDUAL — DATE (Month/Day/Year) 5/11/99

5106

Name Harry J. Glenn

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Block A		Block B: A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	Block C: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Block D: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E: P, S, E
SP	Examples	SP	Mega Corp Stock					X							X										X								P
DC			Simon & Schuster		Indefinite																Royalties									X			
JT			1st Bank of Paducah, KY accounts					X									X									X							
SP	Wright Patman FCU-IRA				X																			N/A									
JT	Wright Patman FCU					X											X							X									

For additional assets and unearned income, use next page.

Name C. W. Bill Young

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	Alle Parliamentary Observatory (speech/conference)	Feb 26-March 2	Wash DC - Vernoa & Rome Italy - Wash D.C.	Y	Y	Y	N
	Raytheon Systems Co. (speech)	Aug 10	Wash DC - St. Petersburg, FL - Wash DC	N	N	Y	N

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UNITED STATES HOUSE OF REPRESENTATIVES

FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 1998

FORM A
For use by Members, officers, and employees

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DONALD EDWIN YOUNG
(Full Name)

2111 RAYBURN HOUSE OFFICE BLDG
(Mailing Address)

WASHINGTON DC 20515

202-225-5765
Daytime Telephone

Filer Status	[X] Member of the U.S. House of Representatives	State: ALASKA District: AT-LARGE	[ ] Officer or Employee	Employing Office
Report Type	[X] Annual (May 17)	[ ] Amendment	[ ] Termination	Termination Date

A *$200 penalty* shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.** — Yes [X] No [ ]

II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.** — Yes [ ] No [X]

III. Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.** — Yes [X] No [ ]

IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.** — Yes [X] No [ ]

V. Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.** — Yes [X] No [ ]

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $250 and not otherwise exempt)? **If yes, complete and attach Schedule VI.** — Yes [ ] No [X]

VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $250 from one source)? **If yes, complete and attach Schedule VII.** — Yes [X] No [ ]

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.** — Yes [X] No [ ]

IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.** — Yes [ ] No [X]

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? — Yes [ ] No [X]

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? — Yes [ ] No [X]

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (*See* 5 U.S.C. app. 4, §104 and 18 U.S.C. §1001)

SIGNATURE OF REPORTING INDIVIDUAL — Don Young

DATE (Month/Day/Year) — 5/13/99

5109

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source	Type	Amount
Examples	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	STATE OF ALASKA	LEGISLATIVE & TEACHER'S PENSION	4208

For payments to charity in lieu of honoraria, use Schedule II.

5110

Name D. E. YOUNG

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting year, and (b) any other asset or source of income which generated more than $200 in "unearned" income during the year. For rental property or land, provide an address. Provide full names of any mutual funds. For an IRA or retirement plan over which you have investment power, provide the required information on each underlying asset that exceeds the value or income reporting threshold. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B — Value of Asset

at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

BLOCK D — Amount of Income

For IRA's and retirement plans that are *not* self-directed, you may write in "NA" for income.

BLOCK E — Transaction

Indicate if asset was purchased (P), sold (S), or exchanged (E) in reporting year.

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	$15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Transaction
SP, DC, JT	Examples: Mega Corp. Stock					X								X										X								P
	Simon & Schuster		Indefinite																	Royalties									X			
	1st Bank of Paducah, KY accounts						X									X										X						
	PLUMAN FUNDS FOR GROWTH & INCOME						X							X			X									X						P
	STATE FARM INSURANCE				X											X							X									
SP	WRIGHT PATMAN CONG. FEDERAL CREDIT UNION IRA			X										X		X							X									
	WRIGHT PATMAN CONG. FED. IRA					X										X									X							

For additional assets and unearned income, use next page.

SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name D. E. YOUNG

Page 4 of 8

SP. DC. JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset: A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	BLOCK C Type of Income: DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED TRUST	QUALIFIED BLIND TRUST	Other Type of Income (Specify)	BLOCK D Amount of Income: I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	BLOCK E Transaction P. S. E.
	NEW YORK LIFE INSURANCE					X										X						X									
	2030 ALDERBERRY TRAIL FAIRBANKS, AK					X									X										X						
SP	GWITCH YAAZEE NATIVE CORP.			X																	X										
	AA PRODUCTION INC., Lubbock TX			X																	X										
	ALASKA GOLD LTD. PARTNERSHIP																														
	CAITNESS Mgmt Inc. NYC, NY			X																	X										
JT	STATE OF ALASKA PERMANENT FUND	X												X											X						
	WRIGHT PATMAN FCU			X												X						X									

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SCHEDULE IV — TRANSACTIONS

Name D. E YOUNG | Page 5 of 8

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR)	Amount of Transaction: B $1,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
SP	*Example:* Mega Corporation Common Stock	X			10-12-98		X								
	PUTNAM FUND FOR GROWTH & INCOME	X			PERIODIC REINVEST	X									

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Name D. E. YOUNG | Page 6 of 8.

SCHEDULE V — LIABILITIES

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out), loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report ***revolving charge accounts*** only if the balance at the end of the reporting period exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability									
			B $10,001–$15,000	C $15,001–$50,000	D $50,001–$100,000	E $100,001–$250,000	F $250,001–$500,000	G $500,001–$1,000,000	H $1,000,001–$5,000,000	I $5,000,001–$25,000,000	J $25,000,001–$50,000,000	K Over $50,000,000
Example	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	NAT'L BANK OF ALASKA	MORT. ON 2835 ALDERBERRY TRAIL FAIRBANKS AK		X								

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $250 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $100 or less need not be added towards the $250 disclosure threshold.

Note: The gift rule (House Rule 51, re-numbered as clause 5 of House Rule 26 in the 106th Congress) prohibits gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$270

Use additional sheets if more space is required.

Name D.E YOUNG | Page 7 of 8

SCHEDULE VII —TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $250 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were reimbursed or paid directly by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); travel paid for by a Federal political committee; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

	Source	Date(s)	Point of Departure—Destination—Point of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member Included? (Y/N)	Any time not at sponsor's expense
Examples	Chicago Chamber of Commerce	Mar. 2	Wash., D.C.—Chicago—Wash., D.C.	N	N	N	N
	Roycroft Corporation	Aug. 6–13	Wash., D.C.—Los Angeles—Cleveland	Y	Y	Y	4 Days
	SAFARI CLUB INTERNATIONAL	1/28 - 2/1	DC → RENO → DC	Y	Y	Y	N
	MARITIME TRADES DEPT.	3/13 - 3/17	DC → LAS VEGAS → DC	Y	Y	Y	N

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Name D. E. YOUNG	Page 8 of 8

SCHEDULE VIII — POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities, positions solely of an honorary nature, and positions listed on Schedule I

Position	Name of Organization
BOARD MEMBER	NATIONAL RIFLE ASSOCIATION

SCHEDULE IX — AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service, continuation or deferral of payments by a former or current employer other than the U S Government, or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement

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Use additional sheets if more space is required.

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